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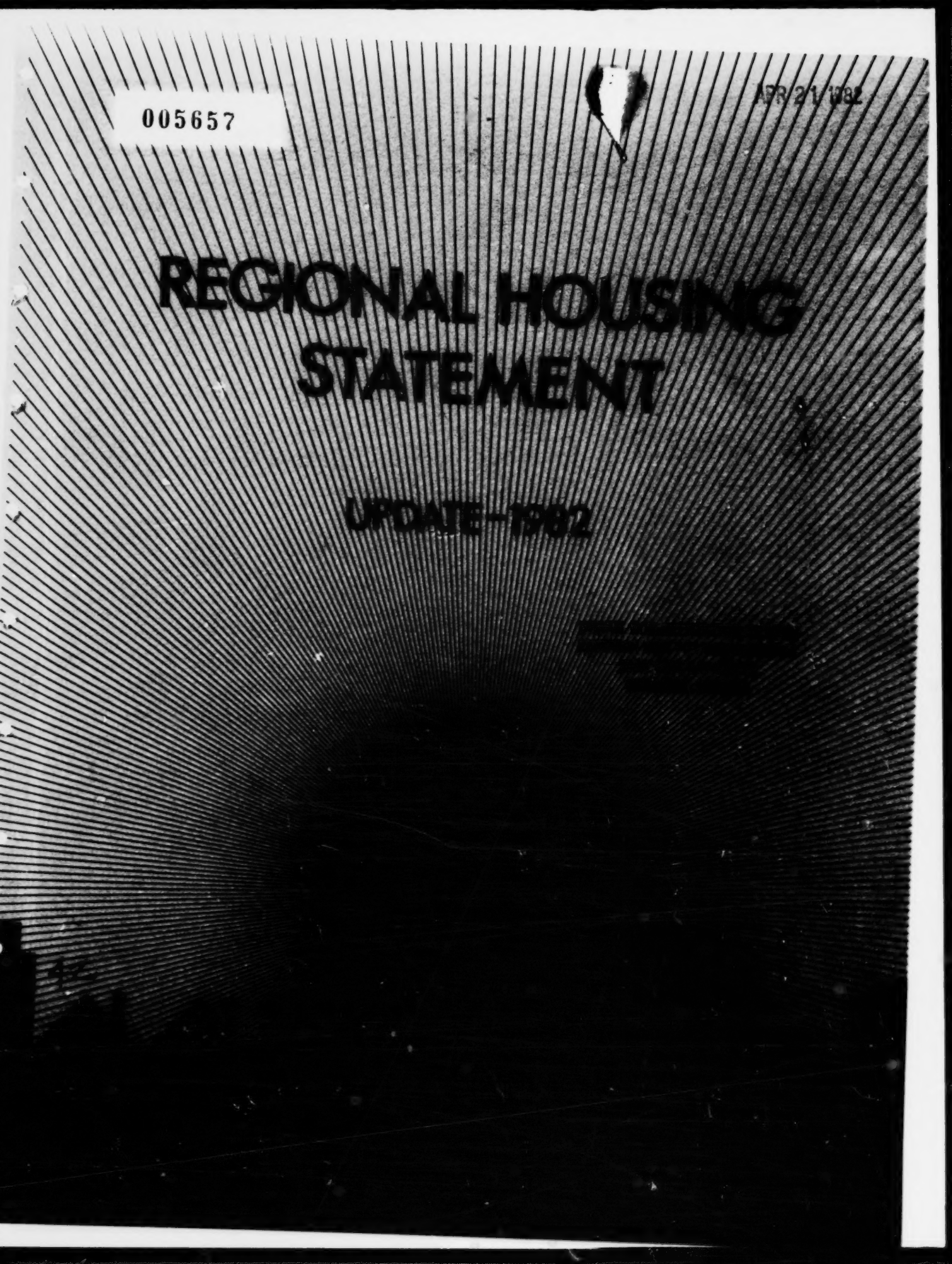
APR 21 1982

REGIONAL HOUSING STATEMENT

UPDATE - 1982



APR 21 1982

THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH

Planning and Development Department
P.O. Box 910, Hamilton, Ontario L8N 3V9

April 15,1982

R.551.9

Refer to File No.
Attention of
Your File No.

Dear Sir/Madam:

Please be advised that Regional Council, at its meeting of April 6,1982,approved the attached resolution as a result of the recommendations contained in the Regional Housing Statement Update - 1982. This report is attached for your information.

If you have any questions concerning the enclosed, please do not hesitate to contact me at 526-4114.

Yours truly,

John B. Waller, M.C.I.P.
Planner

BJ;hk
Attach.

THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH

Office of the Clerk
119 King Street West, 15th floor
Hamilton, Ontario

526-4140

Mailing Address:
P.O. Box 910, Hamilton, Ontario
L8N 3V9

Refer to File No.
Attention of
Your File No.

9. i) That Regional Council receive the report entitled Regional Housing Statement - Update 1982; and

ii) That Regional Council adopt the annual housing target of 2,900 units and the new housing mix (Single Family 52%, Semi Detached 5%, Row Housing 7% and Apartment 36%) as detailed in the Regional Housing Statement as a guideline for planning in the Region; and

iii) That Regional Council circulate the Regional Housing Statement to the Area Municipalities for their consideration in the review of housing targets and housing rehabilitation programs within their municipalities; and

iv) That the Regional Housing Statement be circulated to the Minister of Municipal Affairs and Housing; and

v) That the Minister of Municipal Affairs and Housing be informed of Regional Council's desire to have additional assisted housing units provided for families through the rent supplement program, and to have the program modified in order to attract more landlords to participate; and

vi) That Regional Council petition the Canada Mortgage and Housing Corporation to:

(a) increase the unit allocation to the Hamilton-Wentworth Region for the non-profit housing program,

(b) re-evaluate project funding with a view to increasing the percentage of rent geared to income units in non-profit housing projects,

(c) closely examine the Limited Dividend assisted housing program to ensure housing provided under this program is filled by those in the most need; and

vii) That Regional Council investigate the feasibility of establishing a Municipal non-profit housing corporation to help meet the shortage of assisted family housing units, and request staff to carry out such investigations and report back to Committee in six weeks time; and

viii) That Regional Council investigate alternative means of providing emergency housing facilities for families, and request staff to carry out such an investigation, and report back to Committee as soon as possible; and

ix) That Regional Council encourage the Area Municipalities to actively promote renewal in older neighbourhoods and to make full use of existing rehabilitation programs; and

x) That Regional Council continue to monitor the housing situation annually and produce development summaries on a semi-annual basis.

I hereby certify the foregoing to be a true copy of Item 9 of PLANNING AND DEVELOPMENT COMMITTEE Report 7-82 which was approved by Regional Council on April 6, 1982.

Dated at Hamilton,
this 13th day of April, 1982.

SUMMARY

URBAN DOCUMENTATION CENTRE
RESEARCH UNIT FOR URBAN STUDIES
McMASTER UNIVERSITY

FINDINGS

- The Region's population profile is aging, a higher proportion of people are in the 25 - 34 and 55+ age groups.
- The growth in the number of households (1.3% in 1980) has been much higher than population growth (0.6% in 1980).
- The proportion of non-family households is increasing although family households are still predominate.
- The number of persons per household continues to decline. There were 2.9 persons per unit in 1976, 2.8 persons per unit in 1980, and there is expected to be 2.5 persons per unit in 2001.
- Annual building activity has decreased over the last five years to 1,325 housing units in 1981.
- Newly constructed units are predominantly of the single family and semi-detached types. No apartments were completed in 1981.
- The rental vacancy rate is low (0.7%) for the Hamilton area.
- Increases in rents have averaged about 6% per year while ownership costs have increased at a rate approximating the cost of living.
- House prices in some older residential areas have remained static or are declining.
- There is a 5.6 year supply of registered and draft approved building lots in the Region.
- There is an effective inventory of 7,410 assisted housing units in the Region. The number of assisted family units has declined.
- An affordability analysis calculates a shortfall of 8,000 assisted units for families.

CONCLUSIONS

- A new housing requirement of 2,900 units per year 1982 - 1986 is expected.
- Housing construction has been lower than estimated requirements for the last 3 years.

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- Low population growth rates and high mortgage rates are the principal reasons for low demand for ownership units.

- There is a shortage of rental units in the Region; construction of new rental units remains very low in spite of continued demand.

- There is a possibility of premature committment to detailed residential development proposals.

- Existing programs for the provision of assisted housing are not meeting the need.

- Presently, there is a shortage of assisted housing in the Region. Priority should be given to the provision of assisted units for families.

- No emergency housing facility for families is available in the Region.

- Housing stock, especially in older residential areas, requires regular maintenance.

RECOMMENDATIONS

- That the annual housing target of 2,900 units and the housing mix of; 52% single family, 5% semis, 7% rows, and 36% apartments, be adopted as a guideline for planning in the Region.

- That the Housing Update Study be circulated to the Area Municipalities for consideration in the review of housing targets and housing rehabilitation programs within their municipalities.

- That the Housing Update Study be circulated to the Minister of Municipal Affairs and Housing and that he be informed of the need to have additional assisted housing units provided for families through the rent supplement program, and to have the program modified in order to give landlords more incentive to participate.

- That the Canada Mortgage and Housing Corporation be petitioned to:

  - increase the unit allocation to the Hamilton-Wentworth Region for the non-profit housing program,

  - re-evaluate project funding with a view to increasing the percentage of rent geared to income units in non-profit housing projects,

- closely examine the Limited Dividend assisted housing program to ensure housing provided under this program is filled by those in the most need.

o That the feasibility of establishing a non-profit housing corporation by the Region or the member municipalities to help meet the shortage of assisted family housing units be investigated.

o That alternative means of providing emergency housing facilities for families be investigated.

o That renewal in older neighbourhoods be actively promoted and that the Area Municipalities be encouraged to make full use of existing rehabilitation assistance programs.

o That the housing situation be monitored on a yearly basis and development summaries be produced semi-annually.

MUNICIPAL HOUSING STATEMENT - UPDATE

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HAMILTON, ONTARIO

1.0 INTRODUCTION

In 1975, with Ministry of Housing funding, Regional Council engaged Peter Barnard and Associates to produce a Municipal Housing Statement for the Region. Subsequent to the presentation of the Barnard Report, entitled Future Housing Requirements in the Regional Municipality of Hamilton-Wentworth, Regional Council adopted a Regional housing policy.

Since that time, staff have presented annual housing monitoring reports which have analyzed the housing situation in the Region. The basis of the Region's housing policy has been incorporated into the Regional Official Plan where in the prime housing objective is:

> "To ensure that an adequate supply of housing accommodation is available to meet the needs and demands of present and future residents of Hamilton-Wentworth".

To better understand one aspect of housing, the Region also produced a report entitled Low Income Family Housing in 1979.

The housing situation has changed greatly since the first housing study was completed in 1976. The Region's population growth rate has been less than expected while the types of units constructed have changed. Energy considerations and high mortgage interest rates have also had an effect on the housing market.

It became clear that a full review of the original study was warranted.

In April of 1981, Regional Council requested that the Minister of Municipal Affairs and Housing provide a grant to assist in the preparation of a Municipal Housing Statement Update. This assistance was received and staff completed the study. Valuable technical and policy advice was provided by Mr. Ray Simpson of the consulting firm Currie, Coopers and Lybrand. The completed study conforms to the content guidlines specified by the Minister of Municipal Affairs and Housing.

The study findings and recommendations are contained in this report. This study has made it more clear that a strategy for residential development is necessary. A detailed examination of development rates, direction and procedures is contained in a companion report entitled A Residential Development Strategy for Hamilton-Wentworth. The report contains recommendations regarding residential development which, together with this report, is intended to form a comprehensive Regional approach to housing.

2.0 HOUSING PROFILE

The key to projecting the future Regional housing requirements is to understand past and present trends in population, households, housing production and availability, building activity, housing affordability, the supply of lands available for residential development and the inventory of assisted units. A detailed review of the present housing situation, as well as the past trends which have shaped current housing demand is necessary.

2.1 POPULATION

One of the most important factors in identifying housing needs is the nature of the population in the Region. Both the growth and the distribution of the population within critical age groups indicate trends in housing demands.

2.1.1 Economic Growth

The Regional economic climate sets the stage for population and housing growth rates.

There were 261,000 people employed in the Hamilton Census Metropolitan Area in January of 1982. Some 24,000 were unemployed, for an unadjusted unemployment rate of 8.5 percent. This rate is considerably higher than the 5.2 percent rate one year before, however, over 16,000 jobs were created in that same year. The unemployment rate in the area is slightly higher than the Provincial rate. However, average weekly earnings in the Region ($362.28 in July, 1981) were higher than the Provincial earnings.

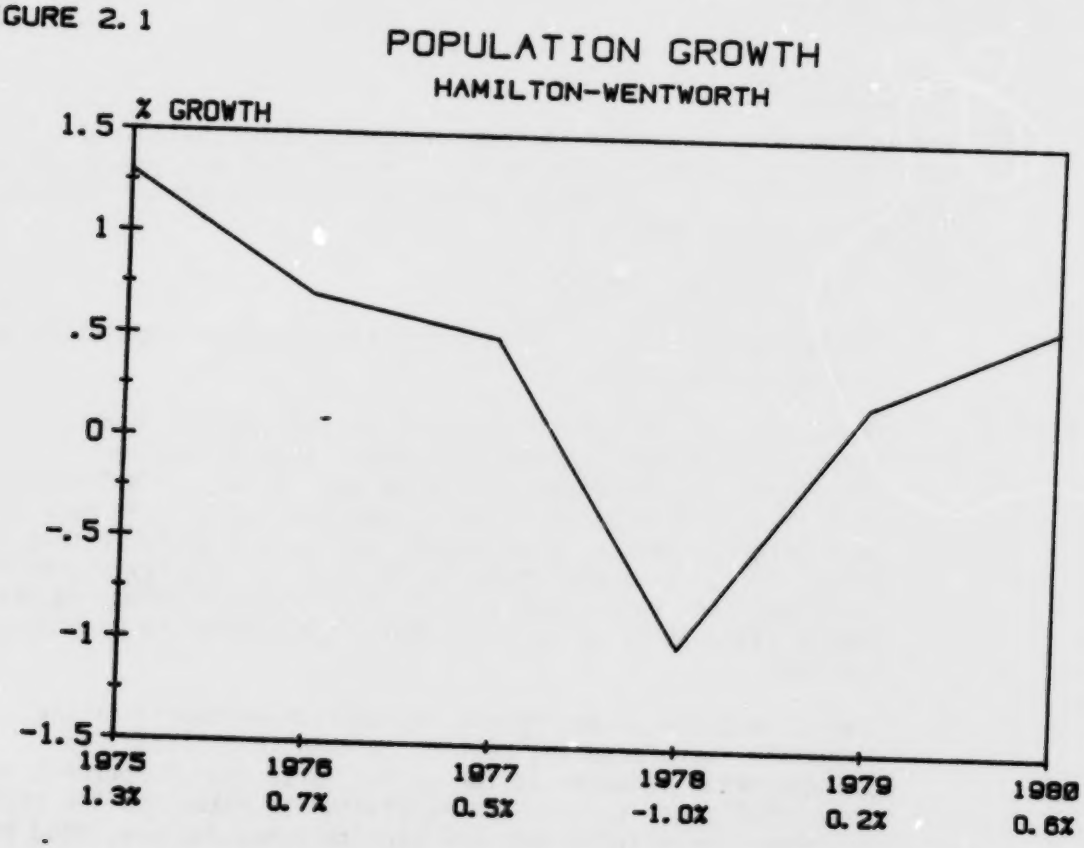
The cornerstone of employment in Hamilton-Wentworth is the industrial/manufacturing sector. Within that sector, the primary metal industry is the anchor, with over 60 percent of industrial floor space. The manufacturing makeup of the Region has been diversifying into new machinery manufacture, food and beverage production, as well as printing and publishing. Hamilton's manufacturing base has been affected by the general recessionary climate in the country. The service sector in the Region is diversified and has been growing but not as much as expected.

Steps have been taken to make the Region more attractive to new industry with the addition of new industrial parks and planned improvements to the transportation system.

2.1.2 Population Growth

Since 1974, the population growth rate in the Region has generally declined as shown in Figure 2.1. In 1975, the growth rate was 1.3%. However, by 1980 the growth rate had declined to 0.6%. During this time, population growth in the Region declined to a low of -1.0% in 1978, and has slowly been on an increase since. Hamilton-Wentworth's low growth rate is due to a decreasing birth rate and a significant number of people leaving the Region. This out-migration is concentrated in the 25 - 34 and 35 - 44 age groups.

FIGURE 2.1



Source: Wentworth Regional Assessment, Ministry of Revenue

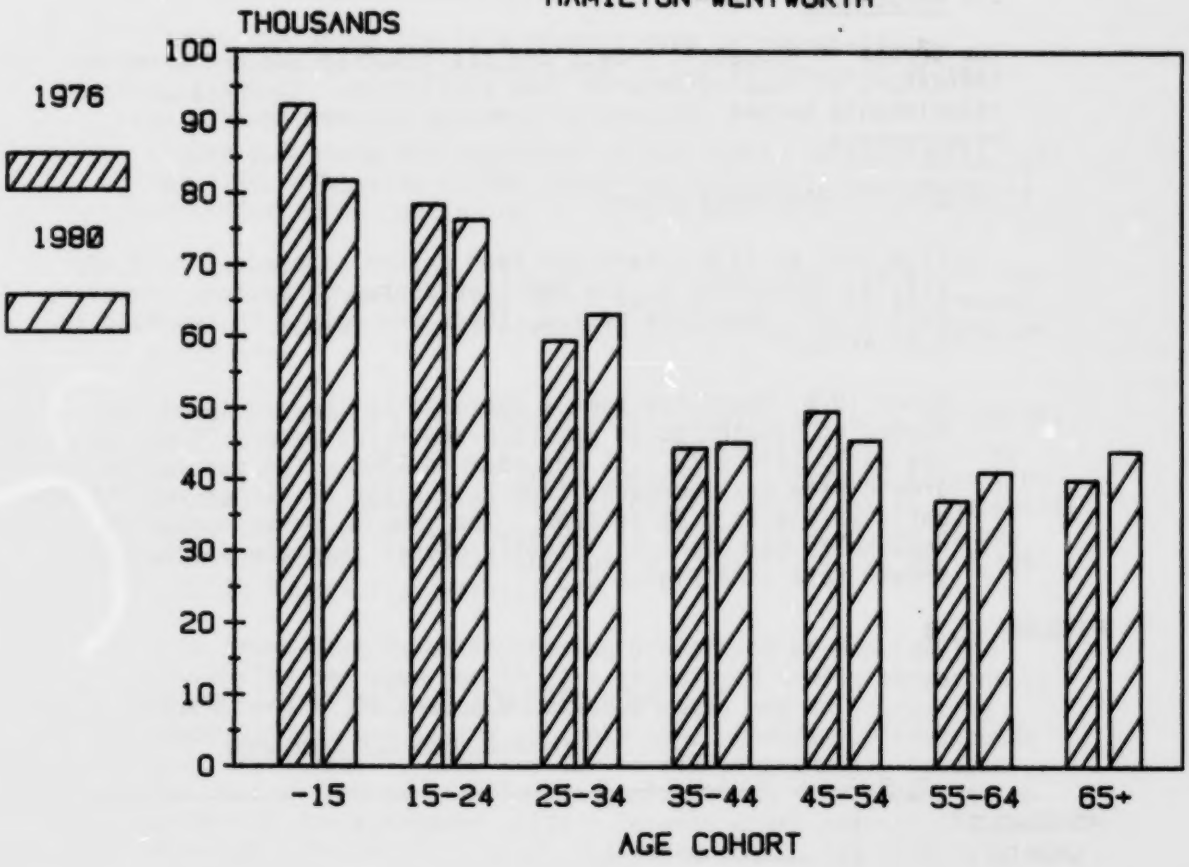
2.1.3 Age Distribution

Age distribution is important because of its impact on housing requirements and performance. Certain age groups, particularly from 15-24 and 25-35 years, have a higher tendency to form new households than those in older age groups with already established households. Figure 2.2 shows the Regional population age distribution in both 1976 and 1980.

FIGURE 2.2

AGE COHORT DISTRIBUTION 1976-1980

HAMILTON-WENTWORTH



Source: Wentworth Regional Assessment, Ministry of Revenue

The difference in the age group distribution between 1976 and 1980 shows several important trends:

- o As a result of the aging of the post-war baby boom, there has been an increase of 3,813 persons in the 25-34 age group. It is this age group that shows the effect of potential for household formation due to persons leaving home and establishing their own families or households,
- o There is also an increase of 8,127 persons in the population category aged 55 and over.
- o There has been a decrease of 10,710 persons in the population cohort of less than 15 years. This is a result of a decreased birth rate, as well as an aging of the baby boom generation in the last five years. (See Appendix 1)

2.2 HOUSEHOLDS

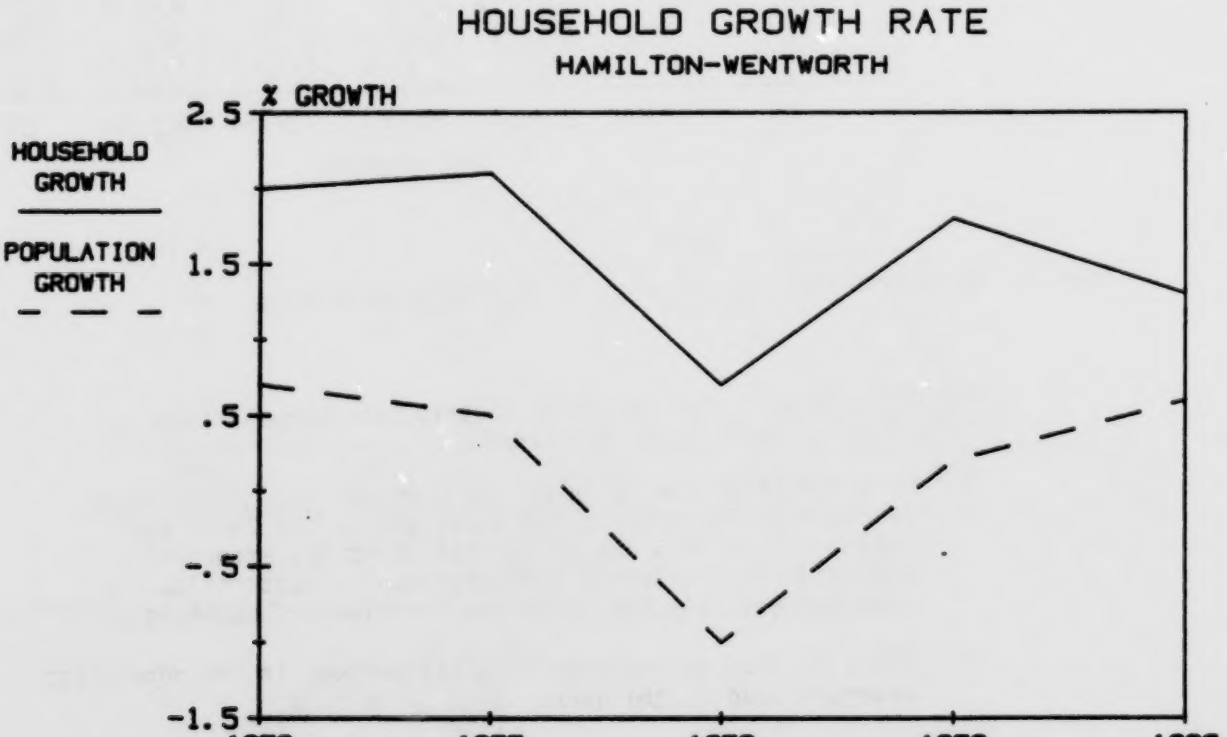
The trends in household growth and distribution are even greater indicators of housing demands than population. There is a direct relationship between household formation and new housing unit requirements.

2.2.1 Household Growth

From 1971 to 1976, there has been a total increase of 16,820 (14.1%) households in the Hamilton-Wentworth Region. However, during this same time period, there was only a 5% increase in population.

Since 1976, there has been a decrease in the growth of the number of households in Hamilton-Wentworth from 2.0% per year in the early 1970's to 1.3% per year in 1980. The population growth rate has decreased from an average of 1% per year in the early 1970's to 0.6% in 1980. The growth in the number of households has been consistently higher than the population growth rate (See Figure 2.3).

FIGURE 2.3



Source: Wentworth Regional Assessment, Ministry of Revenue

2.2.2 Household Distribution

Figure 2.4 shows the 1976 distribution of households by family/non-family households and by age of the head of the household.

Figure 2.5 shows the magnitude of non-family households in 1971 and 1976. The rise in the number of non-family households is estimated to be continuing.

The difference in the distribution of households from 1971 and 1976 shows several trends which have had an impact on present housing demands. These household trends from 1971 to 1976 are continuing.

There has been an increase in family households of 7,940 (8.3%) from 1971 to 1976, the increase in non-family households has been 8,875 (40.8%). The trend towards an increased proportion of non-family households is particularly prevalent in households where the head of the household is in the 15 - 34 and 65 and over age groups, a total increase of 5,015 (111.1%) and 2,305 (26.1%) households respectively.

This trend towards an increasing proportion of non-family households has been due in part to delayed family formation by young people, an increased divorce rate, and an increasing number of seniors living on their own. Non-family households have traditionally been smaller in size than family households. The demand from non-family households tends is expected to be primarily for apartment units. Seventy-eight percent (78%) of non-family households occupy apartment units. In contrast, existing housing preferences by family households is predominately (64%) for single family homes. As the proportion of non-family households has risen during the last decade, so has the demand for apartment units. Present housing unit preferences are as follows:

	SINGLE - FAMILY	SEMIS	ROWS	APARTMENTS
FAMILY	64%	5%	7%	24%
NON-FAMILY	20%	1%	1%	78%
TOTAL	52%	4%	6%	38%

Source: Statistics Canada

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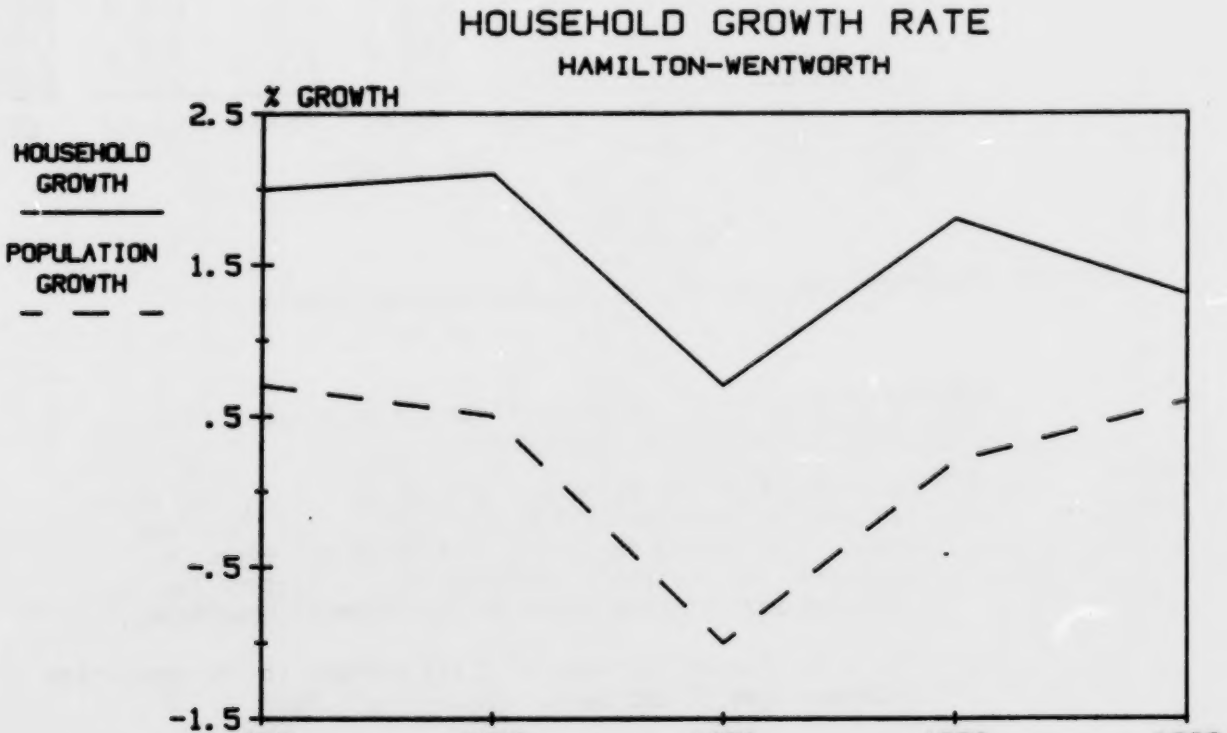

Source: Wentworth Regional Assessment, Ministry of Revenue

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Source: Statistics Canada

FIGURE 2.4

HOUSEHOLD DISTRIBUTION 1976

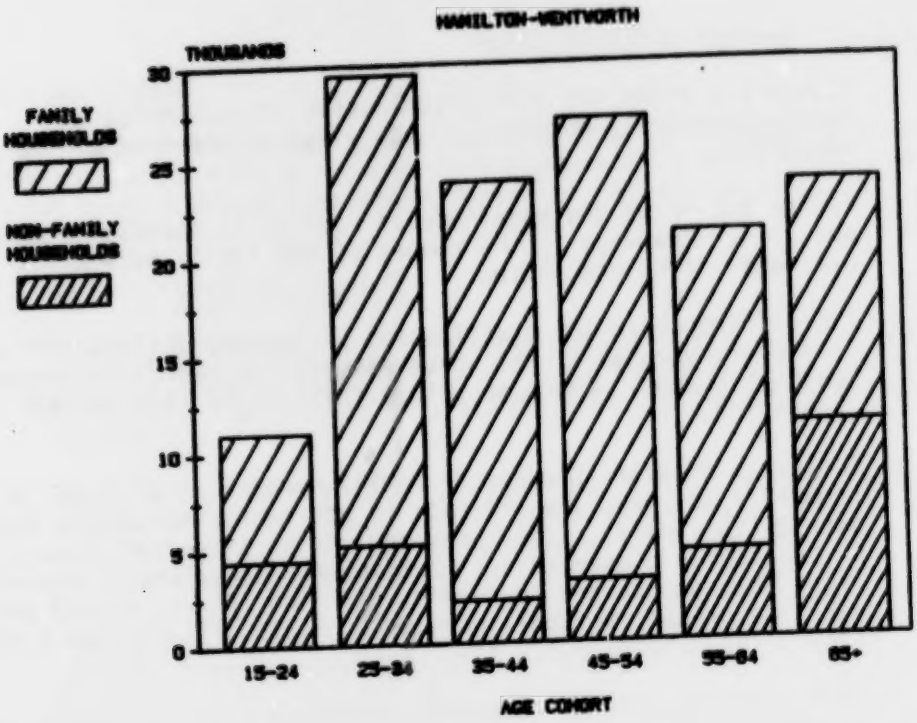
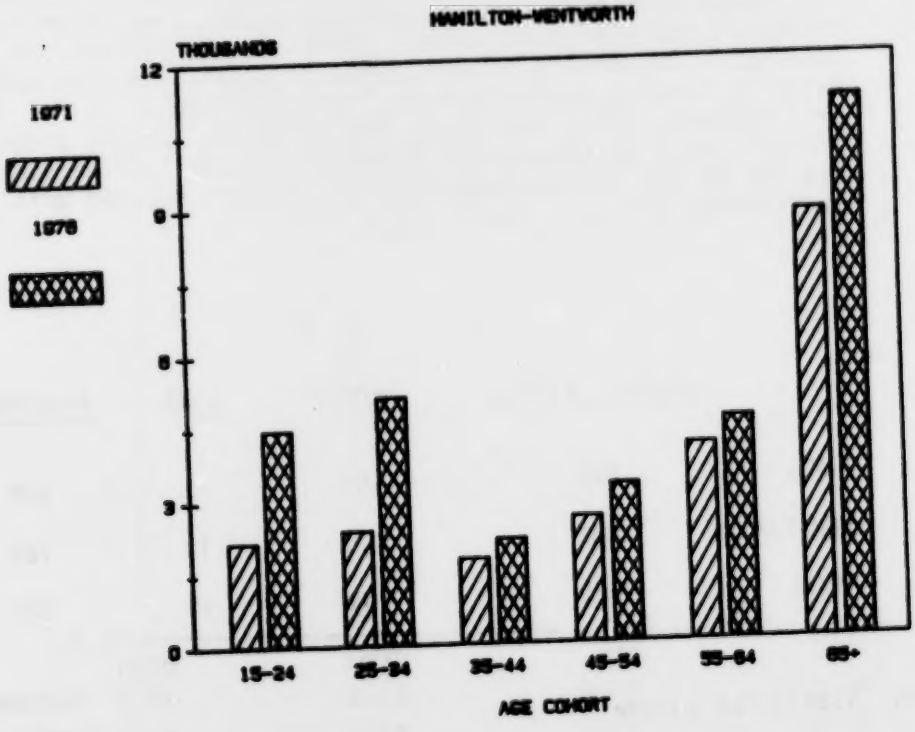


FIGURE 2.5

NON-FAMILTY HOUSEHOLDS 1971-1976

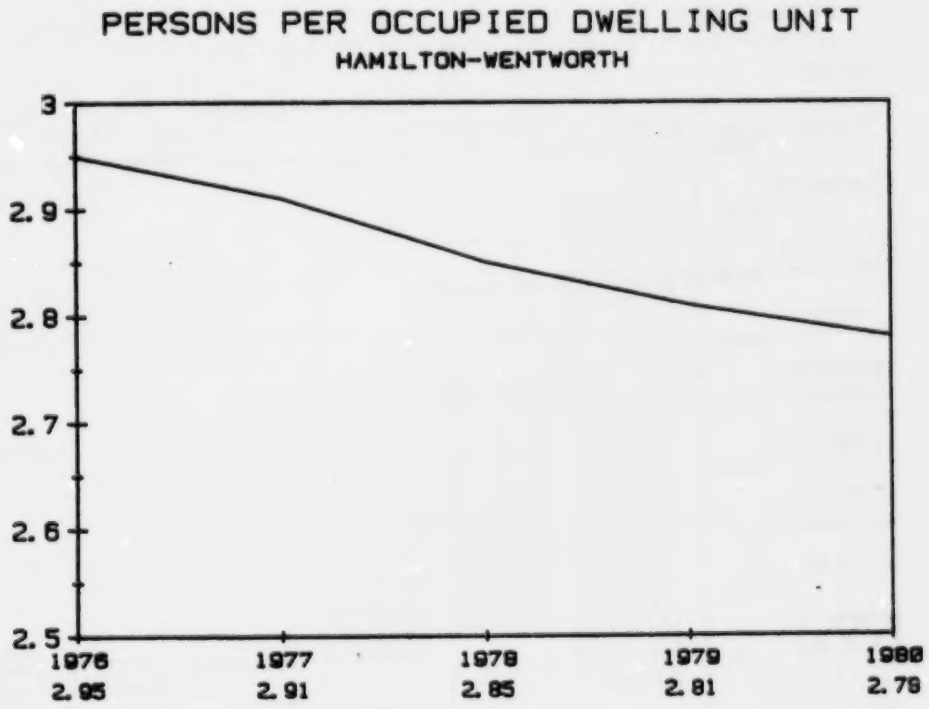


Source: Statistics Canada (Figures 2.4 and 2.5)

2.2.3 Persons Per Occupied Dwelling Units

In the last five years, household size, as measured by the persons per occupied dwelling unit, has continued to decrease from 3.0 in 1976 to 2.8 in 1980, as shown in Figure 2.6. The number of persons per occupied dwelling unit is falling because of the lower number of children, more people in the over 55 years of age group and an increase in single person households. (See Appendix 1)

FIGURE 2.6



Source: Wentworth Regional Assessment, Ministry of Revenue

2.3 HOUSING PRODUCTION

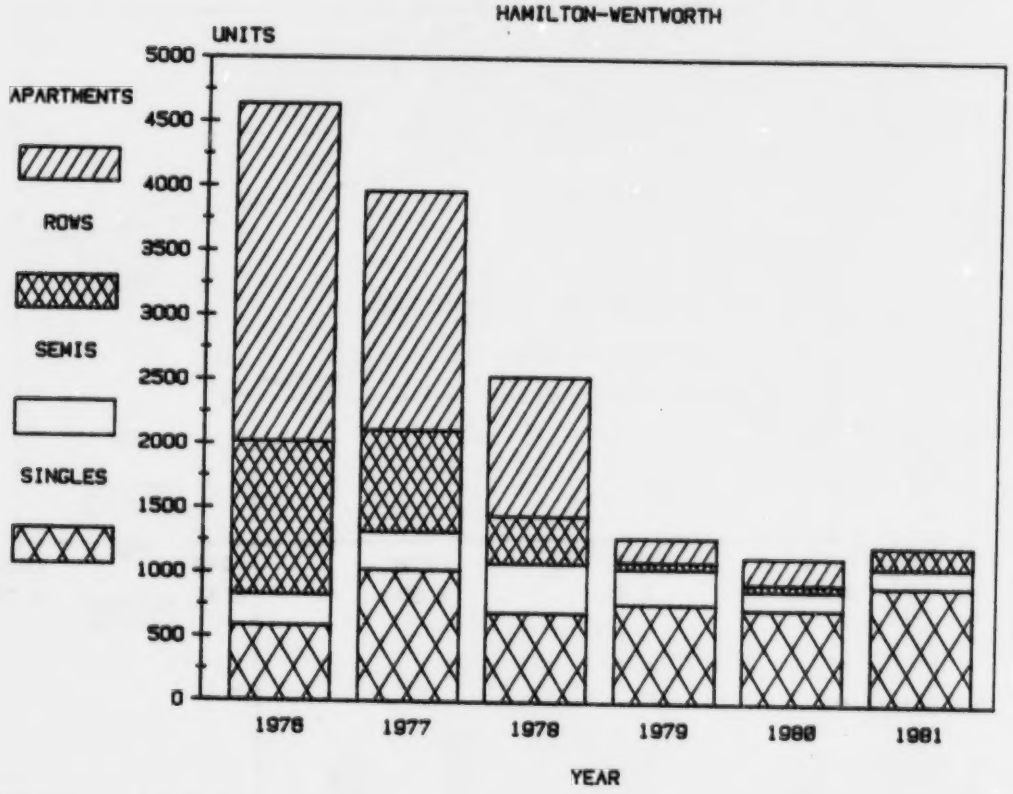
2.3.1 Net Building Activity

The production of housing units in the Region has been declining annually since 1976. In 1976 there were 5,095 new housing units completed in the Region, while in 1981 there were only 1,325 housing units completed (a 74% drop in production).

The number of demolitions has also decreased annually from 388 units in 1976 to 92 units in 1981, a 76% drop. Figure 2.7 shows the steady annual decline in net building activity which is completions minus demolitions. (See Appendix 5)

FIGURE 2.7

NET BUILDING ACTIVITY



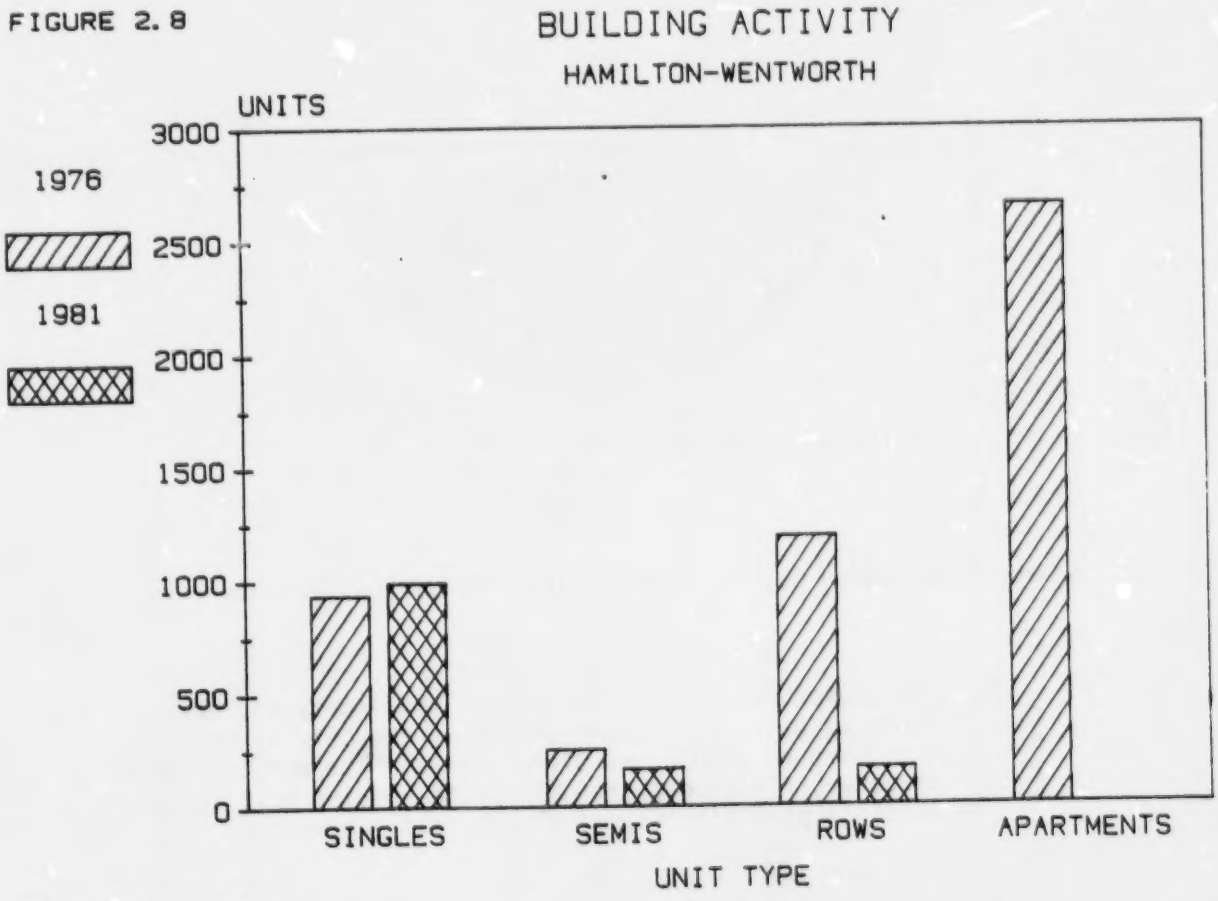
Source: C.M.H.C.
Local Building Departments

In the early 1970's, the growth in the number of housing units matched the increase in the number of households. During a building boom from 1976 to 1978, units were constructed at a rate greater than the household formulation rate, thus ensuring a surplus of units. In 1978 the vacancy rate for all units was a decade high of 7.2%.

In the last three years, 1979 - 1981, the situation has reversed, household formulation has been greater than unit construction. The surplus that existed in 1978 has rapidly been used up. The vacancy rate for all housing units in 1981 was 3.8%, the lowest in ten years. (See Appendix 4)

The mix of units being constructed annually has also changed dramatically during the last five years, as illustrated in Figure 2.8. Single family homes accounted for 19% of the housing units completed in 1976, however, by 1981, they had accounted for 75% of the total residential building activity. While the production of single family and semi-detached homes has remained relatively stable over the last five years, the proportion of apartment units constructed annually has decreased significantly from 2,656 units in 1976 to none in 1981. Row unit production has also decreased significantly. This decline in the proportion of rental units being produced might be attributed to rent control and high interest rates making the construction of new residential units uneconomical in light of present market rents.

FIGURE 2.8

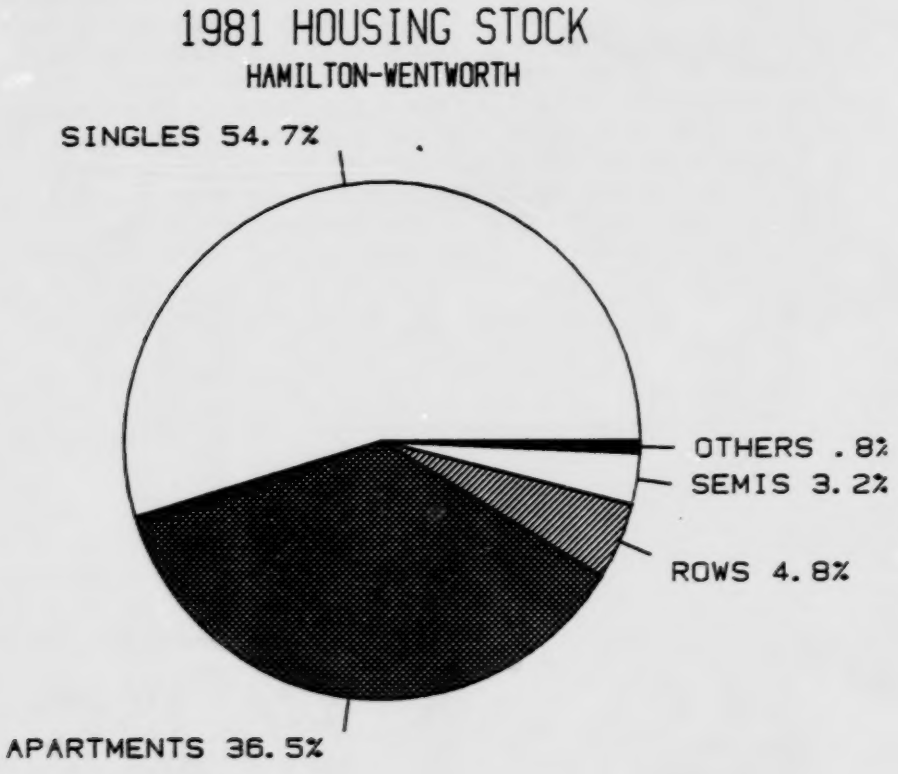


Source: C.M.H.C.
Local Building Departments

2.3.2 Existing Inventory

Figure 2.9 shows the 1981 distribution of housing stock in the Hamilton-Wentworth Region. Table 2.1 shows the estimated housing stock for each of the Area Municipalities.

FIGURE 2.9



Source: Wentworth Regional Assessment, Ministry of Revenue

The Region has a broad variety of housing types, however, the range of units is limited mainly to the City of Hamilton and the Towns of Dundas and Stoney Creek. The municipalities of Ancaster, Flamborough and Glanbrook housing unit inventory consists predominately of single family homes.

Table 2.1

REGIONAL HOUSING DISTRIBUTION - 1981*

Estimated Housing Stock - 1981*

MUNICIPALITY	SINGLES		SEMIS		ROW		APARTMENTS		OTHER		TOTAL
ANCASTER	4,581	96%	39	1%	55	1%	48	1%	38	1%	4,761
DUNDAS	4,760	69%	38	1%	351	5%	1,765	25%	16	0%	6,930
FLAMBOROUGH	6,865	88%	39	0%	57	1%	678	9%	199	2%	7,838
GLANBROOK	2,892	97%	19	1%	0	0%	56	2%	7	0%	2,974
HAMILTON	57,741	48%	4,462	4%	6,743	5%	51,754	43%	485	0%	121,185
STONEY CREEK	8,822	71%	576	4%	456	4%	2,214	18%	410	3%	12,478
TOTAL REGION	85,661	55%	5,173	3%	7,662	5%	56,515	36%	1,155	1%	156,166

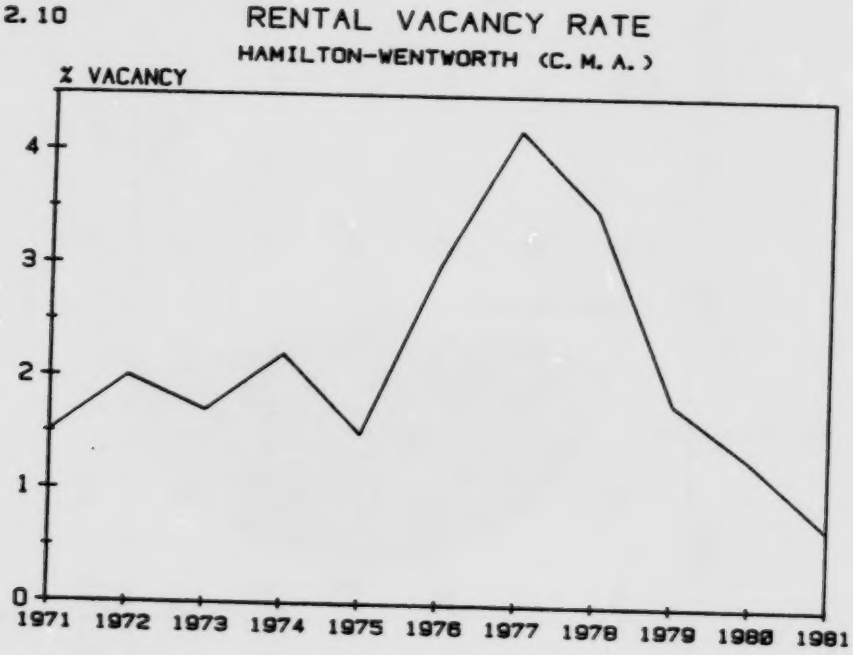
SOURCE: Wentworth Regional Assessment, Ministry of Revenue

* 1981 estimate calculated by adding net building activity (completions - demolitions) to 1980 inventory.

2.3.3 Rental Characteristics

As of October 1981, the vacancy rate for apartment buildings in the Hamilton Census Metropolitan Area (C.M.A.) with six or more units, was 0.7%. This rate is the lowest in fifteen years and has been steadily declining since 1976, when the vacancy rate was 3.0%. Vacancy rates in the early 1970's were in the 1 - 2% range, (See Figure 2.10) The Hamilton C.M.A. vacancy rate in 1981 of 0.7% is low, however, it is above the Metropolitan Toronto rate of 0.3%.

FIGURE 2.10



Source: C.M.H.C., Rental Apartment Vacancy Surveys

The vacancy rate is sensitive to housing demands. When the demand for apartments increases and the construction of new units decreases, the inventory of vacant or available units is used up and as a result, the vacancy rate falls. When examining the vacancy rate of apartment units by type of unit, the nature of the demand becomes more apparent. One, two and three bedroom units have vacancy rates of 0.6% and 0.8, 0.1% respectively, while bachelor units have a 1.6% vacancy rate.

As of October 1981, the vacancy rates of all the Area Municipalities were generally very low. The lowest vacancy rate in the Region was within Ancaster, Glanbrook and Flamborough, which had a 0% vacancy rate, however, the rental units in these Municipalities represent only 1.4% of the total supply of apartment units in the Region. The vacancy rates of the municipalities of Dundas and Stoney Creek was 0.3%. Rental units in these municipalities only account for 3.1% and 3.9% respectively, of the total apartment units available in the Region. The bulk of the apartment units (91.6%) are located in Hamilton. Even though Hamilton has the highest vacancy rate in the Region (0.9%), the rate is low enough to seriously reduce the supply of available apartment units in the Region. (See Appendix 4)

The demand for rental apartment units appears to be on the rise, as a result of the changing nature of households. However, the vacancy rate for rental apartments in the Region may not be as critical as it seems. The vacancy rate is based on a C.M.H.C. survey of apartments with six or more units. There are approximately 12,000 units in the Region in structures with less than six units. These include apartments above stores, offices and other non-residential uses, in duplexes and other plexes or within large single family homes. Apartments of this type very likely have a higher vacancy rate. These apartments, 21% of the total apartment supply, help reduce the demand for rental units and mitigate the critical impacts of a low vacancy rate in structures with six or more units.

In addition to apartments, over half of the 7,500 row housing units in the Region are renter occupied. Approximately a third of the 5,000 semi-detached units in the Region are renter occupied. Some 15 percent of single units (85,000) are renter occupied. This represents a total of 19,000 rental units in addition to the rental apartment inventory of 52,000 units. Much of the demand by renters is taken up by non-apartment units. This may be partially due to problems in selling units to owner/occupants, especially in the cases of row and semi-detached units.

2.4 HOUSING COSTS

2.4.1 Home Ownership

Average house prices in the Region have not increased significantly over the last five years. Table 2.2 compares house prices in the Region with other nearby municipalities. (See Appendix 3)

On a regular basis, the Royal Trust Company publishes comparative sale values on two typical homes.

House 1 is a three bedroom, brick bungalow, five to eight years old. The house has 1,200 square feet and is located on a 5,500 square foot serviced lot* within an average neighbourhood. From 1976 to 1981, House 1 increased in value a total of $3,000 ($59,000 to $62,000). This increase of 5.1% is relatively small when compared to an increase in the Consumer Price Index of 62.2% during this same time period.

House 2 is a four bedroom, two-storey house, five to eight years old. The house has 2,000 square feet on a 6,500 square foot serviced lot** within a prime residential neighbourhood. From 1976 to 1981 the price of House 2 increased in value by $17,500 ($75,000 - $93,000). This total increase of 23.2% over the five years is well below the increase of other consumer goods, as measured by the Consumer Price Index.

When house prices in Hamilton-Wentworth Region are compared with other municipalities, it can be seen that prices of single family homes are relatively inexpensive. Of the nine municipalities sampled, Hamilton-Wentworth ranks 8th for House 1 and 6th for House 2. (See Table 2.2)

Statistics Canada figures for new homes basically corroborate the Royal Trust data. While the construction cost component of new home prices has risen, the land cost component in Hamilton-Wentworth has fallen.

Actual carrying costs for home ownership have risen to a greater degree, due not only to rising house prices, but to soaring mortgage rates. The basic carrying costs for House 1, given a 15% down payment and a 25 year mortgage at 18% interest rate, is $800 per month. This is a 51% increase in carrying charges for House 1 since 1976. Carrying charges for House 2 have increased 71% to $1,200 per month.

Carrying charges for both house types have increased at a rate greater than average income in Hamilton-Wentworth. (See Appendix 3)

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* Before 1980, a 6,000 square foot lot was used.
** Before 1980, a 7,500 square foot lot was used.

TABLE 2.2

COMPARISON OF 1981 HOUSING PRICES IN HAMILTON-WENTWORTH AND OTHER REGIONS

REGION OR COUNTY	SAMPLE MUNICIPALITY	HOUSE 1* COST ($)	RANK	HOUSE 2** COST ($)	RANK
HAMILTON-WENTWORTH	HAMILTON	62,000	8	93,000	6
HALTON	BURLINGTON	77,000	3	125,000	3
WELLINGTON	GUELPH	63,900	7	92,650	7
WATERLOO	KITCHENER	66,000	6	81,500	9
MIDDLESEX	LONDON	70,300	5	95,400	5
PEEL	MISSISSAUGA	101,850	2	129,000	2
OTTAWA-CARLETON	OTTAWA	75,000	4	120,000	4
NIAGARA	ST. CATHARINES	58,500	9	86,000	8
TORONTO	(CENTRAL)	135,000	1	225,000	1

SOURCE: Royal Trust, Survey of House Prices, October, 1981.

* House 1 is a three bedroom brick bungalow, 5 - 8 years old. The house is 1,200 square feet and is located on a serviced 5,000 square foot lot within an average neighbourhood.

** House 2 is a four bedroom, brick, two-storey house, 5 - 8 years old. The house is 2,000 square feet on a serviced 6,500 square foot lot within a 'prime residential' neighbourhood.

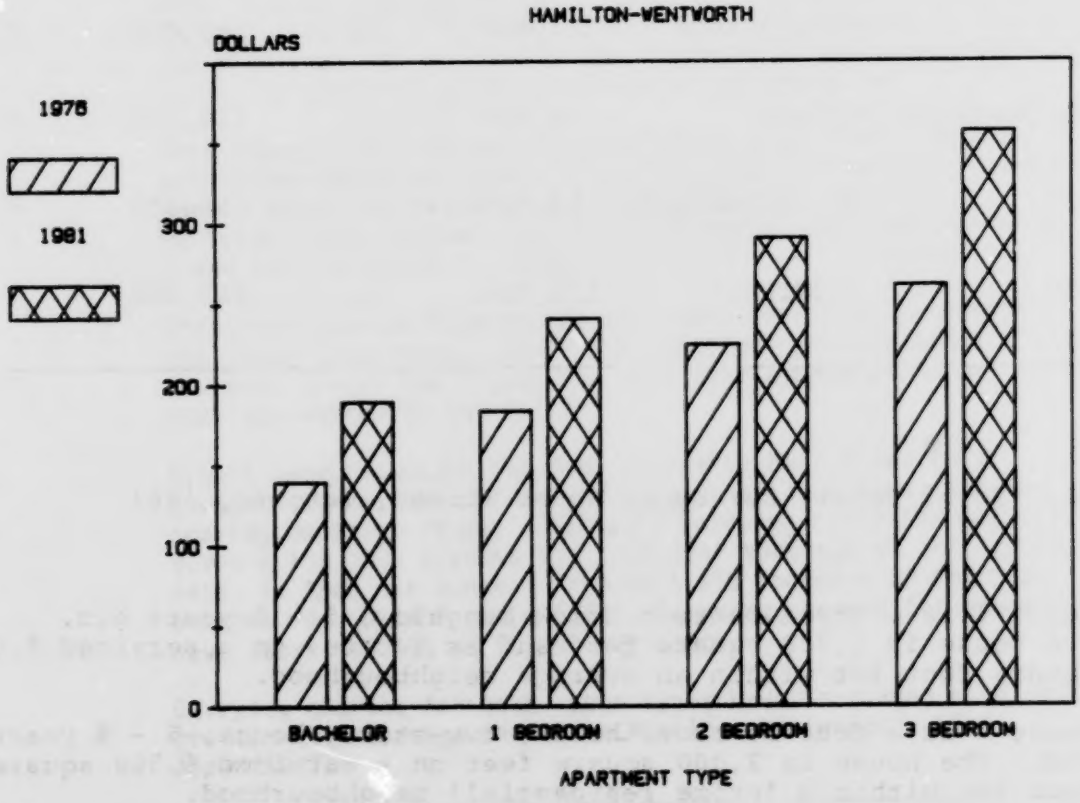
2.4.2 Rental Costs

Rents in the Hamilton-Wentworth Region have generally risen at a greater rate than the price of single family housing. From 1976 to 1981, average rents in the Region have risen:

- o $51 (36.6%) for bachelor units;
- o $58 (31.7%) for one bedroom units;
- o $66 (29.3%) for two bedroom units; and
- o $95 (36.4%) for three or more bedroom units (refer to Table 2.3 and Appendix 3).

Under Ontario rent review legislation, any apartment in Ontario built before 1976 is allowed up to a 6% per annum increase in rents without leave from the Ontario Rent Review Board. A 6% increase compounded over 5 years represent a cummulative increase of 34%.

FIGURE 2.11 AVERAGE RENTS 1976-1981



Source: C.M.H.C. - Rental Apartment Vacancy Surveys

AVERAGE RENTS BY MUNICIPALITY (DOLLARS) 1981

TABLE 2.3

MUNICIPALITY	BACHELOR	1 BEDROOM	2 BEDROOM	3+ BEDROOMS
ANCASTER, GLANBROOK AND FLAMBOROUGH*	194	249	292	351
DUNDAS	197	268	343	367
HAMILTON	190	241	289	358
STONEY CREEK	190	232	267	318
REGION*	190	241	291	356

SOURCE: Canada Mortgage and Housing Corporation, Rental Apartment Vacancy Surveys.

* Includes Grimsby

Only Rents for bachelor and one bedroom apartments have risen slightly above the 6% per annum increase allowed by the Province. The most plentiful apartment types, one and two bedroom units, have on average, been below allowable increases. (See Figure 2.11)

The highest priced apartments are in Dundas, with the highest average rents in the Region for one bedroom apartments ($244/month), two bedroom apartments ($331/month) and three or more bedrooms ($375/month).

The average rents in Hamilton-Wentworth as examined above, may be slightly higher than the average market rents of all apartments due to the nature of the C.M.H.C. survey. In the survey, only apartment buildings with six or more self-contained units were examined, however, 21% of all apartments in the Region are in buildings with less than six units. Since these units are probably less expensive on average than those units in large apartment buildings, it is expected that the actual average market rent for all apartment units in the Region is slightly less than reported.

Rent increases in the Region are considerably less than the increases in carrying costs for ownership homes. These increases have undoubtedly dampered the demand for ownership units and have made rental units more of housing bargain in the Region.

2.5 LAND AVAILABILITY

The availability of residential land must be investigated in order to determine the supply of potential lots for development. Land can be developed for residential purposes in three main ways, through plan of subdivision, land severance and via redevelopment.

2.5.1 Plans of Subdivision

The majority of new residential lots in the Region are developed through Plans of Subdivision. Plans of subdivision go through a three stage process before they are ready to be developed. The plans are submitted for consideration, then draft approved and finally registered. Each one of these stages must be reviewed in terms of housing supply. Registered plans of subdivision make available residential lots for immediate development. Lots in draft plans of subdivision represent a medium term supply of residential lots. These lots can be brought on stream and developed when market conditions make it feasible. Often developers will delay registering a Plan of Subdivision after it has been draft approved until they are sure that their units can be sold quickly. Those plans under consideration represent a long term supply of residential lots, since it will often take several years before a Plan of Subidivison is registered when in this stage.

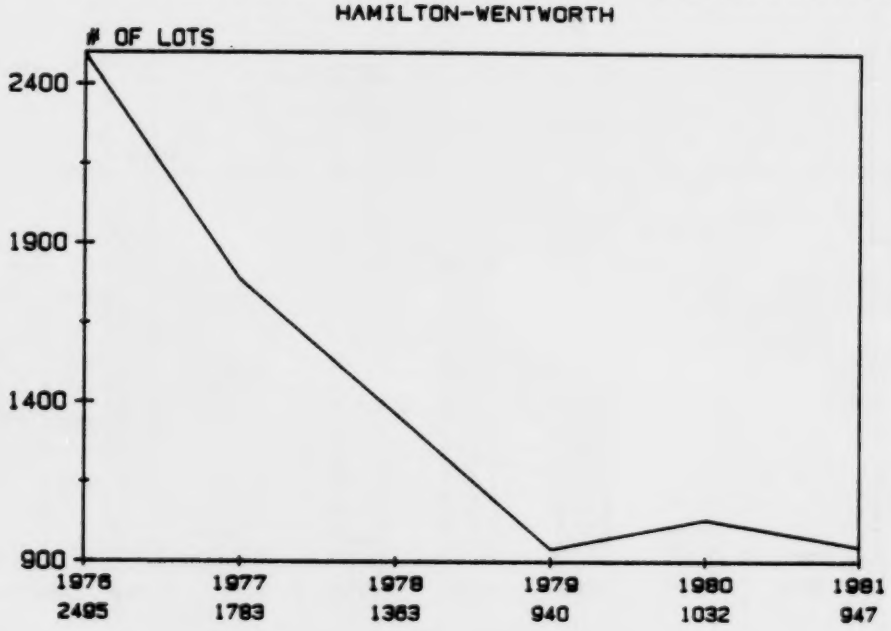
2.5.1.1 Registered Plans

The number of lots registered each year in plans of subdivision has been declining from 1976 with a total of 2,495 lots registered, to 947 lots in 1981 (63% decrease). (See Figure 2.12) The housing boom of the mid seventies has tapered off, as indicated by the reduced number of registrations each year.

FIGURE 2.12

LOTS REGISTERED IN PLANS OF SUBDIVISION

HAMILTON-WENTWORTH

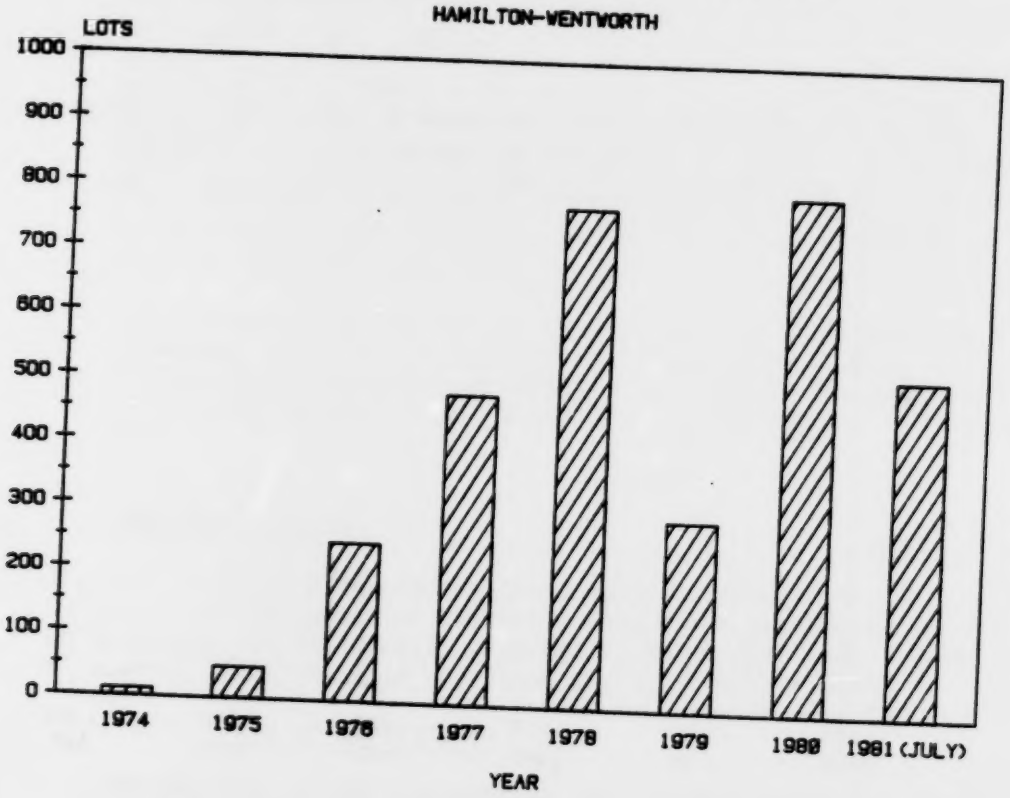


Source: Hamilton-Wentworth Planning and Development Department, Development Division

In those plans of subdivision registered each year, there are lots which remain, as yet, undeveloped. Beyond being a supply of residential lots which can be developed rapidly, the average construction time for a single family home is three months, the supply of vacant lots is also an indicator of the housing market.

In July of 1981, there were 3,150 vacant lots available for development, (See Figure 2.13) of which 68% were for single family and semi-detached homes. This inventory of units may remain vacant for several years until market conditions warrant development. For example, of 1,362 lots registered in plans of subdivision in 1978, 773 units remain undeveloped (56.7% of the lots registered that year). (See Appendix 5)

FIGURE 2.13 LOTS PRESENTLY VACANT-REGISTERED PLANS



Source: Hamilton-Wentworth Planning and Development Department

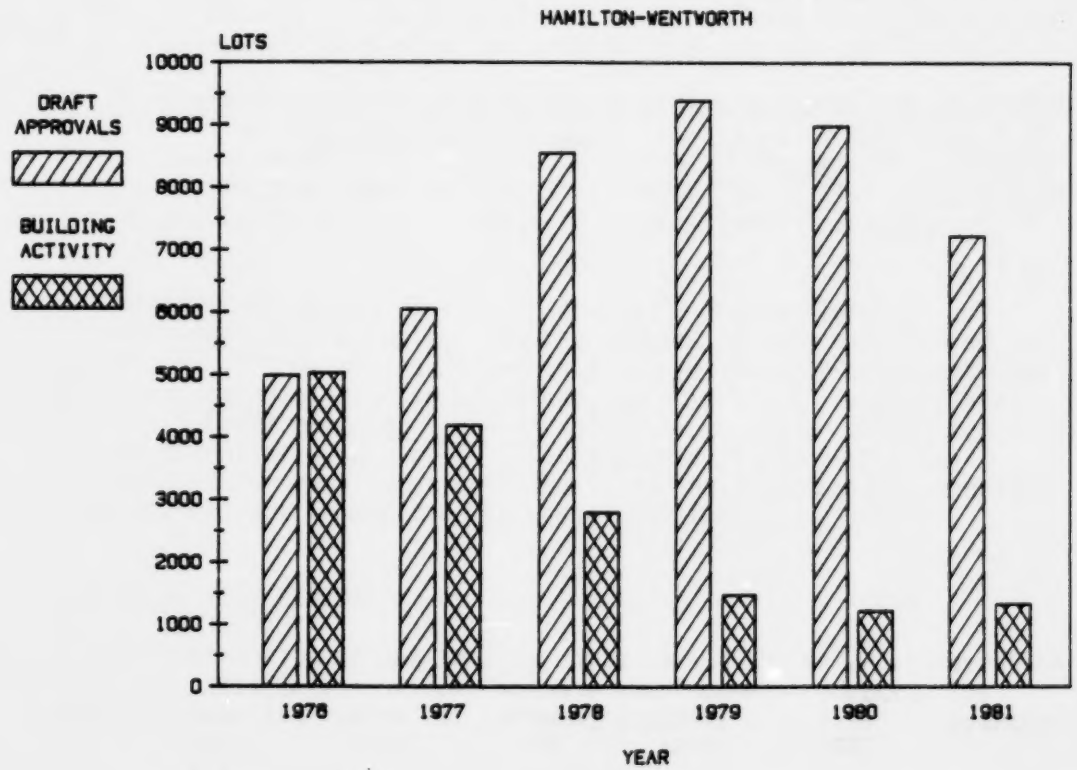
2.5.1.2 Draft Plans

The number of draft approved plans of subdivision is also an indication of market conditions. A large number of draft approvals at a time when there are few plan registrations, indicates a housing market in which there is little demand for new housing. A developer is unlikely to seek registration of a Plan of Subidivision, at which time a significant monetary committment is required, until market conditions make development feasible.

In 1981, there was a total of 7,242 residential lots within draft approved plans of subdivision. By comparison, in 1976, there were only 4,980 lots within draft approved plans . Of the 7,242 lots draft approved as of 1981, 5,500 (76%) are single family and semi-detached homes. (See Appendix 5)

When compared to building activity, the trend in draft approvals is reversed. Each year fewer units are being built while more lots are being draft approved. In 1981, there were 1,325 units completed, compared to the 7,242 units within draft approved plans (See Figure 2.14.). The increasing number of draft approvals may be due to the developers' attempt to increase the value of their land, by elevating their property to the draft stage of approval.

FIGURE 2.14 BUILDING ACTIVITY VS DRAFT APPROVALS



Source: Hamilton-Wentworth Planning and Development Department and C.M.H.C.

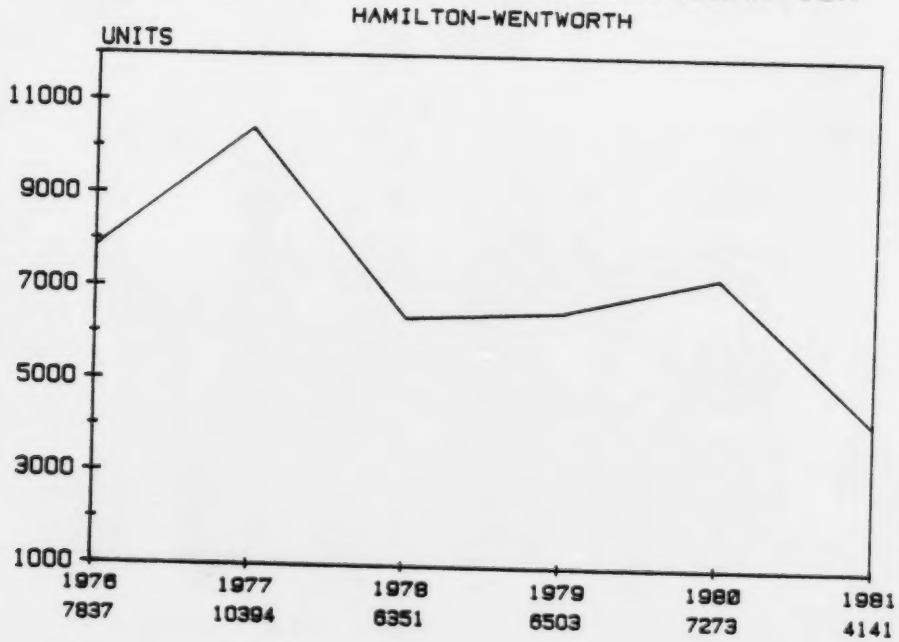
2.5.1.3 Plans Under Consideration

In the approval process of Plans of Subdivision, consideration of plans is the first stage. No committment is made until draft approval of the plan. However, lots under consideration represent lands on which development could occur in two to three years time.

In 1981, there was a total of 4,141 lots under consideration in Plans of Subdivision, of which 3,219 (77.7%) were single family and semi-detached units, as detailed in Appendix 5.

The number of lots under consideration in the last three years has been decreasing from 10,394 lots in 1977 to the present 4,141 (see Figure 1.15). This may have been due to the slowdown in housing market activity because of the low population and household growth rates.

FIGURE 2.15 UNITS IN PLANS UNDER CONSIDERATION



Source: Hamilton-Wentworth Planning and Development Department, Development Division

2.5.2 Land Severance

The number of residential lots created per year by land severance has been stable since 1976. The number of residential lots created were:

1976 - 165	1979 - 166
1977 - 257	1980 - 97
1978 - 160	1981 - 144

The distribution of these lots by Area Municipality is shown in Appendix 5.

2.5.3 Redevelopment Lands

Land in existing urban areas is often redeveloped for residential purposes, usually higher density residential units such as apartments. This redevelopment could occur on vacant lots or involve the demolition of existing buildings. Significant opportunity for this type of development exists, especially in the City of Hamilton. In many cases the appropriate Official Plan designations and zonings are in place.

Residential redevelopment activity in the Region has been very limited over the last few years. This lack of residential redevelopment activity is due to low growth and the economics of the high density residential market (i.e. high construction and carrying costs along with comparatively low rents).

A significant amount of land is available for residential development in the Region. At the completion rate experienced in 1981, (1,325 new units), there is a 2.4 year supply of vacant lots in registered plans. In addition, there is a 5.5 year supply of lots in draft approved plans of subdivision, and a further longer term potential supply of 3.1 (See Appendix 3) years in plans submitted for consideration. Redevelopment opportunities and land severances are in addition to these supplies.

2.6 HOUSING RENEWAL

The construction of new housing units is not the only consideration in the satisfaction of the Region's housing requirements. The maintenance and renewal of existing stock is also vitally important.

2.6.1 Condition of Housing Stock

Thirty-one (31) percent of the Region's existing single family houses were built before 1946 and sixty-eight (68) percent were built before 1961. Eighty (80) percent of the Region's housing stock for the year 2001 already exists. Hamilton-Wentworth has a large proportion of older housing units, units which must be maintained to ensure a healthy housing stock.

Some indicators of the state of this stock are available. The sale price of a modest house five to eight years old, according to Royal Trust information, has risen five (5) percent in value in the last five years. This an average figure with some units above and some below this rate of increase. This very low increase in newer house values is an indicator that all modest house values have not risen very much if at all.

An analysis of average sale prices for used houses since 1974, prepared by the Hamilton Real Estate Board, indicates the sale values in some parts of the City of Hamilton are not only very low but have not increased in a number of years. There are two main areas of concern, both in lower Hamilton. The first area is the Bayfront area north of Barton Street. In this area, the average sale price in 1981 was $24,300 in the eastern and $20,000 in the western portion. House prices in this area have actually declined since 1976.

The second area is all of Hamilton below the escarpment to the east of James Street with the exception of the area south of Queenston Road and east of Kenilworth Avenue. Sale prices in this area averaged $28,000 to $39,000 for older houses. Prices in this area have not risen since 1976. The sale prices have experienced minor increases or decreases over the five year period.

When sale prices are static or declining, it is often a sign of deteriorating housing stock, stock where little maintenance is done and where the proportion of renters in single family units is higher.

According to the City of Hamilton Building Department, the number of building code infractions and the state ofdeterioration in the Barton Street area are higher than the rest of the City.

These particular areas should be monitored very closely with some specific studies completed as part of the Region's monitoring effort, in order to establish the state of these neighbourhoods. If deterioration is in fact present, some special policies or stimuli may have to be developed.

2.6.2 Rehabilitation Programs

Three programs for the rehabilitation of housing operated in the Region in 1981. All programs provide loans/grants for the renewal of housing stock.

The Ontario Home Renewal Program operated in all Area Municipalities in 1981. Some 114 loans were provided for a total value of $451,073. The number of loans and value were approximately the same as 1980.

In 1981, under the Residential Rehabilitation Assistance Program, eighty seven loans/grants, for a total value of $334,830 were given out. Although the value of the loans/grants was the same as 1980, slightly fewer individuals received assistance. In 1981, four loans/grants, for a total value of $23,299 were given out by the Hamilton Rehabilitation Program, a significant decrease from the 21 loans/grants in 1980.

The number and value, when inflation is considered, of loans/grants under these programs are decreasing. This may be due to lack of promotion or awareness of the programs, (details of these programs are available in Appendix 4). Further, the programs are limited to households with low combined incomes of $17,500 maximum for H.R.P. and $15,500 maximum for O.H.R.P. These limitations may preclude many households who are in need of this sort of assistance. Often rehabilitation of this sort is effective in that it has a snowball effect, instigating the rehabilitation of surrounding units. All of the Area Municipalities in the Region participated in the Ontario Home Renewal Program in 1981.

2.7 Assisted Housing Supply

The field of assisted housing in Hamilton-Wentworth is complicated due to the plethora of agencies and programs involved. All four levels of government play some sort of role in assisted housing, as well as a number of private agencies. The situation is difficult to understand for individuals involved in housing, let alone people who are in need of assistance, or for groups who might want to get involved in the supply of assisted housing units. This section is an attempt to simplify the supply side of assisted housing.

2.7.1. Existing Assisted Stock

Assisted housing units are provided through a number of existing programs. The Hamilton Wentworth Housing Authority administers 4,698 Ontario Housing Corporation owned units (often called Public Housing). Metropolitan Trust Company administers an additional 465 Ontario Housing Corporation units. These units total:

Family Units	2,000
Senior Units	3,127
Handicapped Units	39

Another program is administered by the Housing Authority, the Rent Supplement Program. Under this program, 499 units are supplied as follows:

Family Units	244
Senior Units	252
Handicapped Units	3

The Private Non-Profit Housing Program is funded by Canada Mortgage and Housing Corporation. Approximately twenty-five percent (25%) of the units in senior citizens' projects in this program are rent geared to income units, although most of the rents charged in senior citizens' projects are quite low and can be considered "effective" assisted housing units. "Effective" assisted units are units where the rent is at or below the lowest quarter of market rents. It is assumed that eighty-five percent (85%) of senior citizen units are "effective" assisted units. Approximately fifteen (15) percent of the units in family projects are rent geared to income. The remainder of the private non-profit family units, although financially under written, are not rent geared to income units. The private, non-profit inventory is:

	Total Units	Effective Units
Family Units	664	100
Senior Units	944	800

Additional assisted units are provided through another C.M.H.C. program. The Limited Dividend Program has not added any new units since the program was terminated in 1976, although an inventory of 1,134 units is still on hand. These units are primarily family units and are for the most part "effective" assisted units. Approximately seventy-five percent (75%) or 850 units are "effective" family assisted units.

These programs, in combination, supply a total inventory of effective assisted units in the Region of:

SUPPLY OF EFFECTIVE ASSISTED HOUSING

Family Units	3,192
Seniors Units	4,179
Handicapped Units	39
	7,410

In addition to these programs, nine emergency housing facilities operate in the Region. A further 900 beds are supplied in residential care facilities. The Region participates in some of these facilities through a purchase of service arrangement. All of the aforementioned programs are detailed further in Appendix 3.

2.7.2. Production of Assisted Units

In 1976, there were approximately 5,650 assisted housing units in the Region. In addition, some 1,400 Limited Dividend units were available. The breakdown of "effective" units in 1976 and 1981 was:

	1976	1981
Family Units	3,700	3,192
Senior Units	2,940	4,179
Handicapped Units	0	39

Although the total number of assisted units has increased in the last five years, the number of assisted, family units has actually decreased by 500 units. The number of assisted, senior units has increased by 1,200.

The 1976 Regional housing requirements study identified two priority groups who were in need of assisted housing, seniors living alone and low income families with three or more members. The needs of senior citizens have been addressed effectively with the production of 1,400 "effective" units and an increase in guaranteed income.

The 1976 study identified 400 low income units per year as a production target. This target has not been met, in fact, a decrease in "effective", assisted, low income family housing units has occured.

In 1981, significant commitments to new assisted units have been made which will utilize C.M.H.C. funding arrangements under the private non-profit program. These commitments include some 700 assisted family units, 200 assisted senior units and 20 units modified for use by handicapped individuals. Approximately fifteen percent (15%) of the family units and twenty-five percent (25%) of the senior units are expected to be "effective" assisted units.

2.7.3 Other Assistance Programs

In addition to the programs which directly supply assisted housing, other assistance programs play important roles. These programs are of a social assistance nature or directed at stimulating construction.

3.0 FUTURE HOUSING REQUIREMENTS

Through the projection of housing demands, the number of required residential units in the future can be forecast. By an examination of the trends in population, and household formation and distribution, the demographic factors affecting housing demands can be understood. It is from these housing demands that the production requirements of new residential units can be calculated. The need for assisted housing units is also examined in this chapter in order to establish future requirements.

3.1 POPULATION PROJECTION

3.1.1 Growth Rate

During the last five years, the rate of population growth in the Region has begun to slow down, the average annual growth rate for the Region has dropped from 1.3% in 1975 to 0.4% in 1980, (See Section 2.1). In the Region's Population Projections - 1981 Review, it is projected that the population growth rate to the year 2001 will be 0.38% compounded annually.

While the population growth is projected to be relatively slow for the whole Region, some Municipalities will experience a greater growth rate than others, (See Table 3.1), Ancaster and Stoney Creek are expected to be the fastest growing Municipalities in the Region with a compounded growth rate of 3.91% and 1.88% respectively, while Hamilton (-.07% compounded growth rate), Dundas (0.13%), and Glanbrook (-0.37%) are much lower. Flamborough is expected to have a total 20% increase during the next twenty years with an annual compounded growth rate of 0.96%.

TABLE 3.1

ANNUAL GROWTH RATE

MUNICIPALITY	PERCENTAGE GROWTH RATE COMPOUNDED
Ancaster	3.91
Dundas	0.13
Flamborough	0.96
Glanbrook	-0.37
Hamilton	-0.07
Stoney Creek	1.88
REGION	0.38

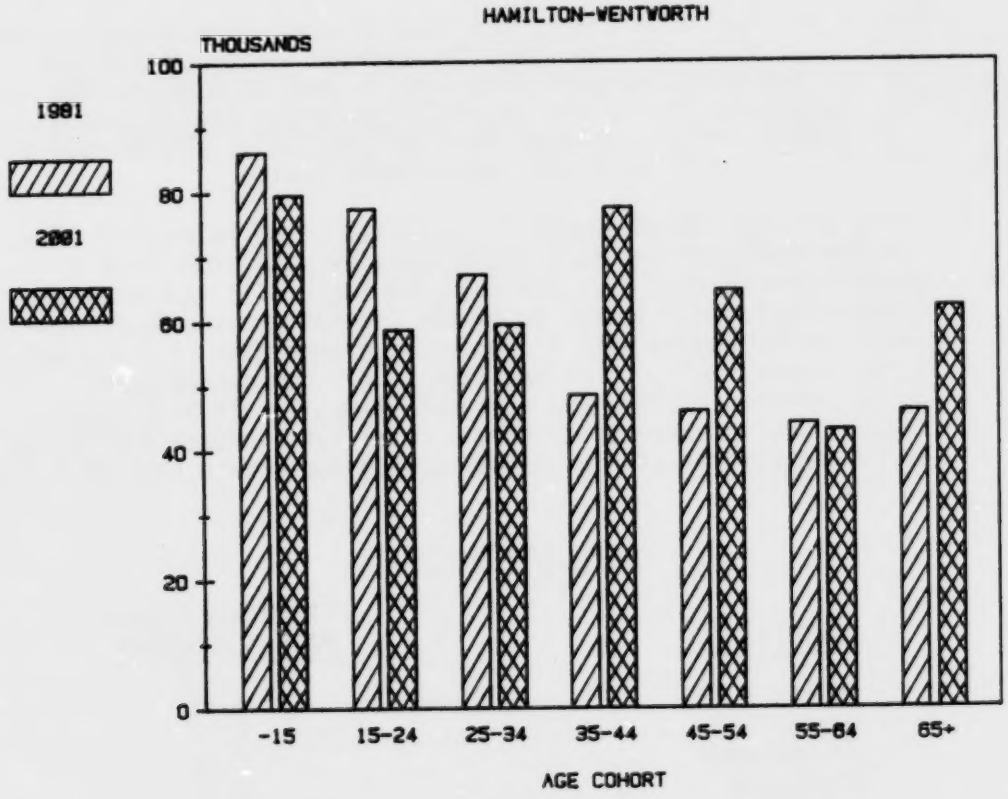
Source: Hamilton-Wentworth Planning and Development Department, Population Projection - 1981 Review

3.1.2 Age Distribution

The aging of the population, as forecast in the population projection, is an important indicator of housing demands. By the year 2001, several trends in the aging of the population will influence the demand for housing.

The post-war baby boom will continue to age. The present bulge in the age categories of 15 - 24 and 25 - 34 years will shift by 2001 to the age groups of 35 - 44 and 45 - 54 years. Within the next twenty years, there will be an increase of 47,500 people (50%) aged 35 - 54 years. (See Figure 3.1)

FIGURE 3.1 POPULATION PROJECTION BY AGE COHORT



Source: Hamilton-Wentworth Planning and Development Department, Population Projection - 1981 Review

Since people in the 35 - 54 age group have generally settled down, and have already passed through the most fertile years, they have only minimal demands for new residential units. The housing boom of the mid-seventies, as described in Chapter 2, was due to the high proportion of households formed when the baby boom generation was in the 15 - 34 age groups.

In the last 5 years there has been a growing proportion of people in the age category of 65 years and over. (See Section 2.1.2) This trend will continue for the next twenty years. By 2001, there will be a total increase of 16,000 people (35%) in the age group of 65 years and over.

The third population trend is the decline in the youth groups, age groups less than 15 and 15 - 24 years old. In total, within the next twenty years, there will be a decrease of 25,500 persons (16%) in the youth age groups. However, the trend in the less than 15 years age category to 1991 will be a slight increase of 2,000 persons as the baby boom generation passes through the most fertile years, but beyond 1991 to 2001 there will be a steady decrease in this age group, (See Appendix 1).

3.2 HOUSEHOLD FORMATION

3.2.1 Growth Rate

Although the household growth in the Region will continue to decline to the year 2001, the total number of households will still continue to grow at a greater rate than the population. There will be a total cumulative growth of 20% in the number of households from 1981 to 2001, while the cumulative growth rate for the total population in the Region, will be only 7%. This further demonstrates the trend towards continued household formation and hence the demand for additional housing units, in spite of a relatively slow population growth.

As with the population projection, the increase in households will vary within each Area Municipality to the year 2001, (See Table 3.2). Ancaster will more than double its 1981 number of households by the year 2001, a 114% increase. Stoney Creek will also experience a large increase in the number of households from 1981 to 2001, a 56% increase. Hamilton and Glanbrook, although continuing to grow in the number of households, will have slower household growth rates with increases of 7% and 9% respectively.

TABLE 3.2

HOUSEHOLD GROWTH 1981 - 2001

Municipalities	Cumulative Growth Rates	
	Households	Population*
Ancaster	114%	100%
Dundas	15%	2.5%
Flamborough	39.1%	20.1%
Glanbrook	9.1%	-10.0%
Hamilton	7.1%	-2.5%
Stoney Creek	56.1%	45.1%
REGION	20.0%	7.2%

*Source: Hamilton-Wentworth Planning and Development Department, Population Projection - 1981 Review

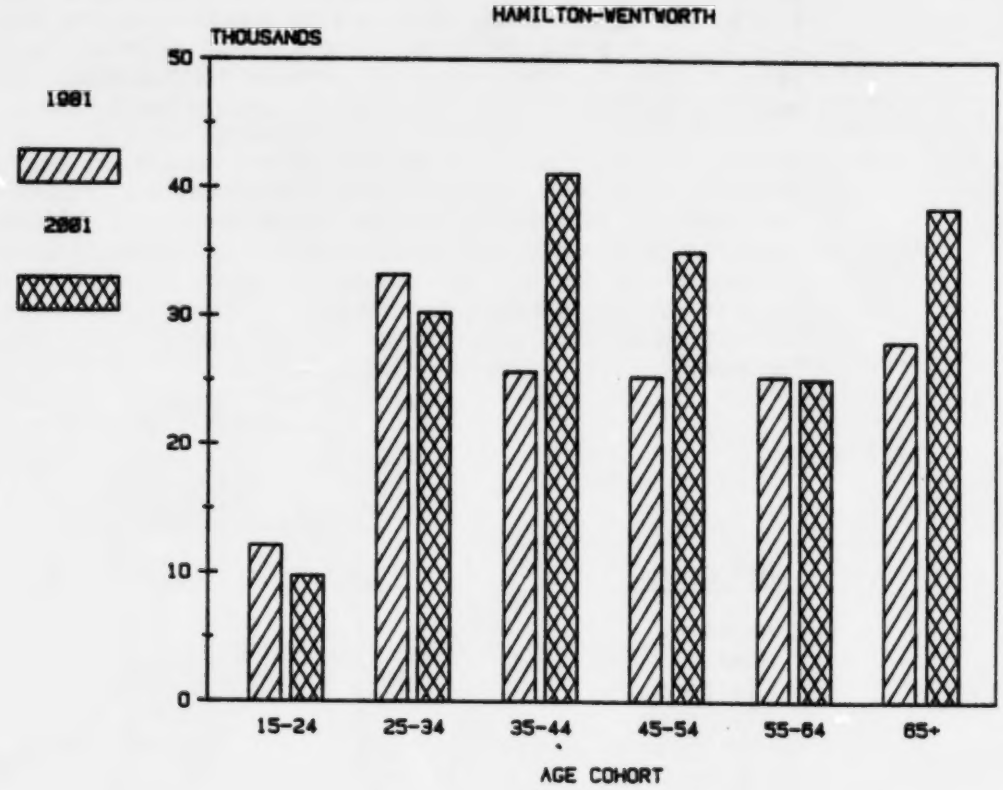
3.2.2 Household Distribution

The distribution of households, by age, head and household type, demonstrates some important trends in housing demands. Each additional household formed requires a self-contained residential unit. Therefore, so as the number of households increase, the demand for housing unit production will also increase.

Within the next twenty years there will be a trend towards a greater growth rate in non-family households than in family households. From 1981 to 2001 the number of non-family households will have increased by 24% (8,200 households), while family households will only experience a 19% (21,900 households) cumulative increase. The trend towards a greater proportion of non-family households is a continuation of the recent changes in social and economic trends.

The increase in non-family households over the next twenty years will be more prevalent within certain age groups. The seniors, households with the head 65 or over, will be the age group in which the rise in non-family households will be the greatest. Non-family households will increase a total of 48% from 1981 to 2001, while family households during the same period will only increase 27% in the senior age group. The proportion of non-family households will continue to grow in the 15 - 24 age group as well.

FIGURE 3.2 HOUSEHOLD PROJECTION BY AGE COHORT



The proportion of household heads in the age groups 25 - 34, 35 - 44 and 55 - 64 will remain relatively stable from 1981 to 2001 for both family and non-family households. Although the proportion of demand by each household type has been assumed to remain the same, the magnitude of the demand will depend on growth in the total number of households within each group, (See Appendix 2).

In terms of overall household increase from 1981 to 2001, households with heads aged 35 - 44, 45 - 54, and 65 and over will all experience large increases, a total increase of 60%, 39% and 37% respectively. Households with heads aged 15 - 24 will experience the largest decrease of all age groups within the next twenty years, a cumulative decrease of 19%, (See Figure 3.2).

3.2.3 Persons Per Household

There has been a continuous decline in the average number of persons per household in the Region. As reported in Section 2.2.3, the number of persons per household (persons per occupied dwelling unit) has decreased from 3.0 to 2.8 in the last five years. By 2001, the number of persons per household will have declined to 2.5 for the Region.

Hamilton is expected to have the lowest number of average persons per household, 2.4, of all the Area Municipalities in the Region. This is due to the large variety of housing units situated in the City which attract the majority of smaller households in the Region. Ancaster, at 3.0, will have the highest average persons per household figure in the Region, an indication of the large proportion of single family homes within the Municipality, (see Section 2.3.2).

TABLE 3.3

	PERSONS PER HOUSEHOLD	
MUNICIPALITY	1981	2001
Ancaster	3.2	3.0
Dundas	2.8	2.6
Flamborough	3.1	2.7
Glanbrook	3.2	2.6
Hamilton	2.7	2.4
Stoney Creek	3.0	2.8
REGION	2.8	2.5

3.3. HOUSEHOLD REQUIREMENTS

3.3.1. Regional Housing Requirements

The average annual residential requirements for the Region are calculated on the basis of the Regional population projection, with a compounded growth rate of 0.38% (see Section 3.1); a continuing household formation trends (see Section 3.2); and an average annual number of demolitions of 225 units. The requirements are based on five year houshold growth periods, and therefore, annual levels of production should not be considered in isolation. Since annual production levels are often more affected by such economic factors as market conditions, interest rates and shelter costs, than the anticipated demand for housin, annual production levels will vacilate as these economic trends change. However, in the long run, these trends are expected to balance out and the average annual production during the five year periods is expected to equal the annual requirements.

From 1982 to 1986, it is expected that the Region will require an average annual housing production level of 2,900 units. To the year 1986 and beyond, there will be proportionally fewer people in the lower age groups and proportionally more in the middle age groups. This would lead us to believe that most new housing units should be single family or semi-detached types. Most individuals will continue to aspire towards a single family house. Completions of new housing units over the past 3 years has been heavily weighted towards single family homes. However, these trends are being countered by the tendency towards fewer persons per household, the increase in seniors and changing housing preferences due to energy factors, and the cost of owning a home. It is expected that the mix of new housing units will reflect these two trends and will be similar to the existing inventory. The requirement for new housing units by type to 1986 is shown in Table 3.4. It is expected that the requirement mix beyond 1986 to the year 2001 will be even more heavily weighted towards single family units, if existing preferences continue.

TABLE 3.4

MIX OF NEW HOUSING UNITS TO 1986

Single Family	52%
Semi-detached	5%
Row	7%
Apartment	36%

The average annual housing requirement of 2,900 units for the Region is considerably less than the annual requirement of 4,500 units in the 1976 Regional Housing Statement. This difference in requirements is due to revised population projections. The average annual housing unit requirements for subsequent years will decline to 1,700 units annually from 1987 - 1991, 1,200 units annually from 1992 to 1996, and 1,100 units annually from 1997 to 2001. These are all below the 1976 housing requirements, (See Table 3.5 and Figure 3.3).

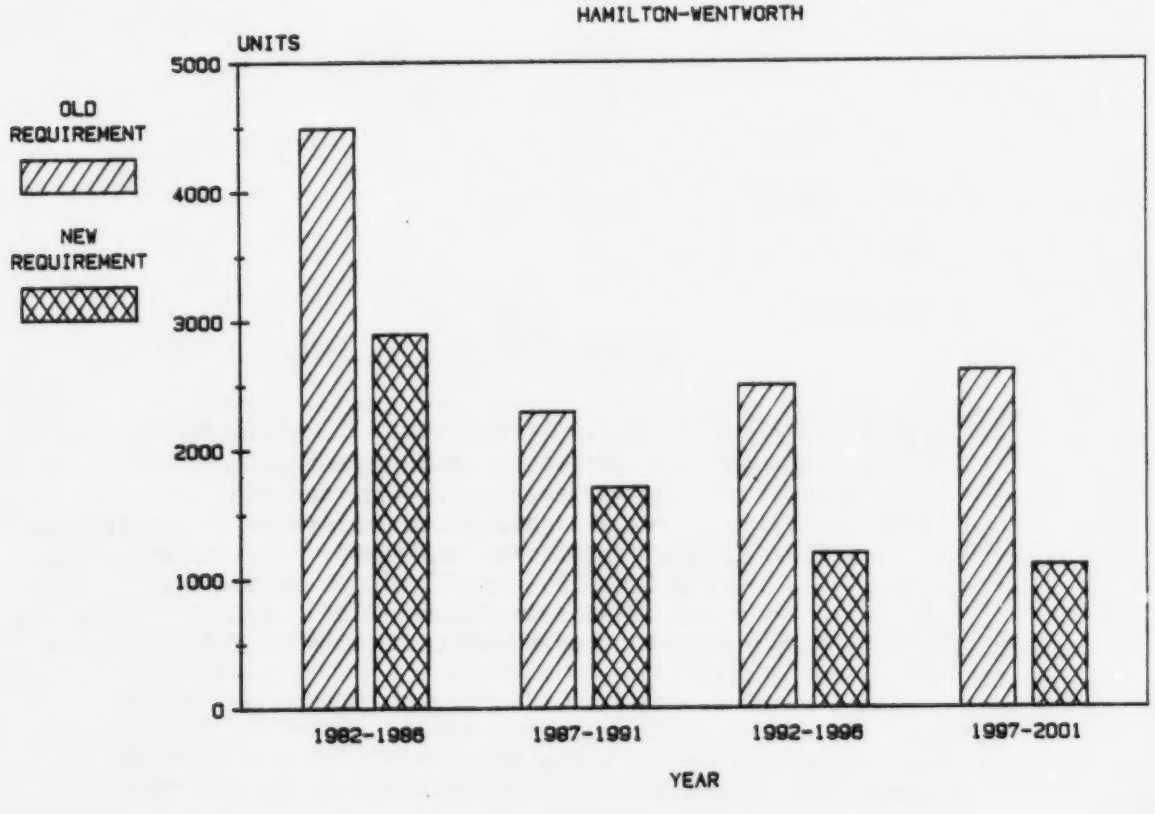
TABLE 3.5

REGIONAL HOUSING REQUIREMENTS

YEAR	1976 HOUSING STATEMENT ANNUAL REQUIREMENTS*	NEW RESIDENTIAL UNIT ANNUAL REQUIREMENTS
1982 - 1986	4,500	2,900
1987 - 1991	2,300	1,700
1992 - 1996	2,500	1,200
1997 - 2001	2,600	1,100

* Future Housing Requirements in Hamilton-Wentworth - Peter Barnard and Associates, 1976.

FIGURE 3.3 ANNUAL HOUSING REQUIREMENTS



These new housing unit requirements will necessitate revisions in two documents. Part 1, Section C, III of the Regional Official Plan, entitled "The Planning Framework", contains housing requirement figures based on the 1976 requirements study. These figures will have to be revised or removed.

In 1976, Regional Council adopted targets and policies based on the old requirements. This policy of Regional Council will have to be rescinded and replaced by policy based on the new more realistic housing unit requirement detailed in this report.

3.3.2. Area Municipal Requirements

The housing requirements for the Area Municipalities were calculated using the historical trends in residential building activity, as well as the output of the requirements model which is based on projected population and household growth patterns, (See Table 3.6). These requirements are annual averages for the next five years, 1982 - 1986, beyond which they should be reviewed in light of annual building activities and population trends. As with the Regional requirements, the requirements for the Area Municipalities are only an average annual requirement within a five year period, and can be expected to vary each year as economic conditions change or new developments comes on stream.

TABLE 3.6

MUNICIPAL AVERAGE ANNUAL 1982 - 1986 HOUSING UNIT REQUIREMENTS

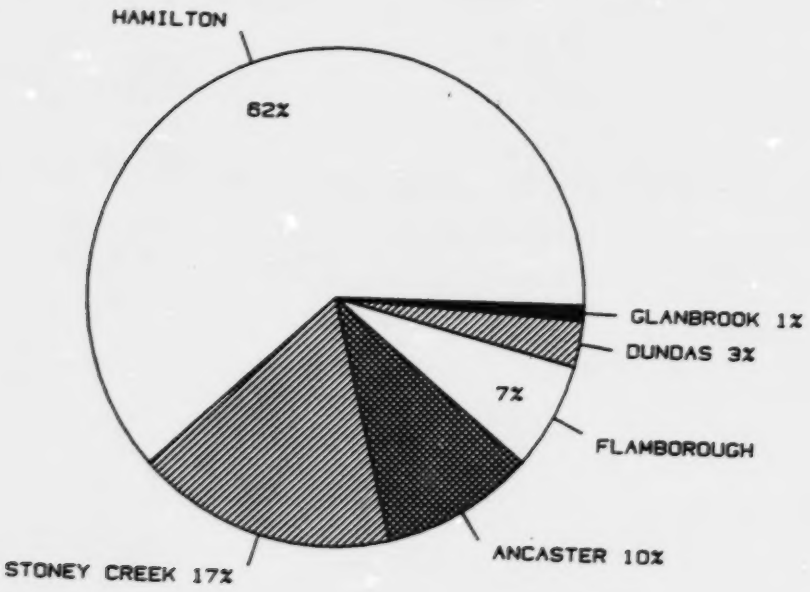
MUNICIPALITY	AVERAGE ANNUAL HISTORICAL COMPLETION RATE 1976-81	FORECAST REQUIREMENT(1)	EXISTING TARGET(2)
Ancaster	91	300(3)	NA
Dundas	135	100	165
Flamborough	155	200	132(4)
Glanbrook	23	30	NA
Hamilton	1,987	1,800	3,000
Stoney Creek	545	500	425

(1) Forecast Requirement Figures have been rounded
(2) Projected by Area Municipalities
(3) Based on early approval and development of Allarco lands
(4) Housing requirement for urban area only, a further 50 units per year can be added for development in the rural areas

The highest average requirement in the Region is in Hamilton, where 1,800 units will be required per year. This is due to the large number of households forming in the City in the next five years. The requirement of 1,800 units per year is considerably less than the City's own requirement of 3,000 due to revised population and household formation trends, as well as the decline of residential building activity in recent years. The requirement of 300 units annually for the Town of Ancaster is more than the average 91 completions, however, the 300 unit figure was calculated assuming the population and household increases expected with the early approval and development of the Allarco lands. (See Figure 3.4)

FIGURE 3.4

ANNUAL DISTRIBUTION OF REQUIRED UNITS
HAMILTON-WENTWORTH



The requirement for the Region and each Area Municipality should be linked to the development approval process outlined in Section 2.5. This control of approvals must be done in a flexible yet effective manner in order to ensure that premature commitment to development does not occur. A mechanism for linking requirements to approvals will be detailed in the forthcoming "Residential Development Strategy".

3.4 THE DEMAND FOR ASSISTED HOUSING

There is no definitive indicator of the need for assisted housing. A number of indicators are available which give us an idea of the magnitude of need, as well as the groups whose needs are most pressing.

Generally those households in need of assisted housing are ones who have an income which, even with good management, are not sufficient to meet the financial requirements of basic living. These households have already cut out the frills that a more ample budget might provide, and are not able to afford adequate food, clothing and accommodation.

This section looks at four indicators of need; the economic and housing climate, Hamilton-Wentworth Housing Authority waiting list, a profile of G.W.A. recipients and a housing affordability analysis.

3.4.1. Economic and Housing Climate

The economic growth rate in Ontario has declined over the past six years. This period of lower growth rates has been accompanied by high inflation rates and the resultant erratic behavior of basic economic indicators. The seasonally adjusted unemployment rate as reported in January of 1982 by Statistics Canada, reached a level of 8.6%. Although average household incomes have risen dramatically since 1976, the rate of inflation has been higher, which means that real income has declined.

Certainly, the picture is not all doom and gloom but certain effects on the housing market are obvious. Housing completions across Canada and in Hamilton-Wentworth are down significantly since 1976. Mortgage rates have increased dramatically over the last few years to a level of 17.5% in late 1981. The rental vacancy rates in Hamilton-Wentworth continue to decline to below 1%. This is aggravated by the virtual lack of construction of new rental units.

This lack of construction and declining rental vacancy rates, in light of a population that continues to age, would seem to indicate a forthcoming shortfall of units. The lower income households feel the pinch most in times of rising costs and housing scarcity.

Compared to other municipalities in Southern Ontario, Hamilton continues to enjoy a large stock of reasonably priced ownership housing and comparatively low rents, however, many households continue to experience problems affording adequate housing.

The dilemma of affordable housing is already being felt strongly in some other Ontario Municipalities, especially Toronto, with its higher rental rates. The Regional Department of Social Services observes an increasing frequency of families having difficulty making budetary ends meet. Budget problems are often described in terms of affording housing. These stories of housing hardships are also heard more often by social service agencies and individuals.

These economic/housing trends and subjective observations seem to indicate that the financial and housing problems of low income households are on the rise.

3.4.2 H.W.H.A. Waiting List

The Hamilton-Wentworth Housing Authority (H.W.H.A.) maintains a detailed waiting list of individuals and families who have requested assisted housing. Table 3.7 indicates the size of the H.W.H.A. waiting list since 1977. Starting in August of 1981, handicapped applications have been recorded separately by Housing Authority staff.

Table 3.7

H.W.H.A. WAITING LIST

Date	Senior Citizens	Family	Handicapped	Total
1977 May	447	745	NA	1,192
1978 July	457	613	NA	1,070
1978 Dec.	320	556	NA	876
1979 Dec.	210	530	NA	740
1980 Dec.	278	552	NA	830
1981 June	335	685	NA	1,020
1981 Dec.	140	450*	139*	729

Source: Hamilton-Wentworth Housing Authority

NA Not Available

* In previous months, handicapped applicants were grouped with family applicants. These two groups together would total 589 for December, 1981.

These figures indicate a gradual decline in the number of senior citizen applicants for assisted housing since 1977. The number of family applicants has fluctuated considerably. The number of total applicants has averaged between 900 and 1,000 for most of 1981. The December 1981 figure is a low for the year by a considerable extent. Not all applicants on the waiting list are in serious need. The Housing Authority calculates that generally between 15 - 20 percent of applicants on the list are in serious need of assisted housing.

The Hamilton-Wentworth Housing Authority normally experiences a high rate of rejection by families seeking subsidized housing when units are offered to them in housing projects. In addition, there may be a significant number of households who are not aware of these opportunities for assisted housing.

In 1979, a study was jointly prepared by the Regional Planning and Development Department, the Regional Social Services Department and the Hamilton-Wentworth Housing Authority to determine, among other things, the reason for this high rate of rejection and the reason why persons who qualify for assisted housing do not apply for it.

The report concluded that the high rejection rate and the low application rates were the result of the prospective applicants dislike of; the social environment, the location, and/or the type of units offered to them. The study further recommended that the waiting list for assisted housing was a poor indicator of the need for assisted housing and that a shortage of assisted housing in the Region exists.

The Housing Authority waiting list, although it may be a poor indicator of total need for assisted housing still indicates that there is a sizeable demand for assisted housing units at any one time

A detailed analysis of the Housing Authority's waiting list was completed in early 1982 by the Ministry of Municipal Affairs and Housing. The analysis concluded that there was a significant increase in the demand for assisted housing by two groups: the disabled; and low income families of 2 - 4 persons, who require a two bedroom housing unit. Further, it was determined that a lower turnover rate existed and that fewer application cancellations were occuring.

3.4.3 G.W.A. Profile

An examination of General Welfare Recipients gives us a profile of some of the low income persons in Hamilton-Wentworth.

Three quarters of G.W.A. recipients are single, separated, or divorced and 68 percent have no dependents other than themselves. Only 14 percent are married and 16 percent have one dependent other than themselves.

Approximately 70 percent are renters and 24 percent board. One and two person households pay average market rents assuming they occupy bachelor and one bedroom apartments respectively. Three and four person households who rent pay less than low market rents assuming they occupy a two bedroom apartment.

These recipients are only a portion of low income individuals in the Region. They are generally single, with no dependents and are able to maintain an average quality apartment in the Region. The larger households have much lower rent, probably sacrificing quality and location in their accommodation.

3.4.4 Regional Affordability Analysis

A detailed examination of income and budgetary requirements of households in the Region will indicate the number of households who may require assistance. Households identified as requiring some sort of assistance are below a 'break even' income. The 'break even' income is the gross income required for a household to meet basic budget needs and minimal rental housing.

3.4.4.1 Affordability Methodology

The distribution of income in the Region was examined by size of household and age of household head. This distribution was adjusted to represent 1981 incomes. Although the average household income in Hamilton-Wentworth was $28,300 in 1981, many households have a much lower income. These low income households are of primary interest.

The second step in the affordability analysis was the construction of a basic survival budget by household size. Provisions in the household survival budget include: food, clothing, household furnishing, equipment and operation, communications, transportation, special school needs, house costs, and, a contingency fund for added unexpected expenses. For the purpose of the budget, housing costs were assumed to be rental costs associated with a low market rental apartment large enough to accommodate the household. The budget is a "bare bones" survival budget that does not provide for any "extras" in life style.

The budget was then translated into income terms to determine the total income needed to support the household after all deductions have been made. These calculations included tax deductions, and Ontario Tax grants and credits. The result is a "break even" income for each household based on size, (See Table 3.8). This is the income required to meet the basic survival budget discussed earlier. For a detailed explanation of the methodology, see Appendix 3.

TABLE 3.8

1981 BREAK EVEN INCOMES

HAMILTON-WENTWORTH

HOUSEHOLD SIZE	BREAK EVEN ANNUAL INCOME($)
Heads Under 65	
One Person	5,297
Two Persons	8,976
Three or Four Persons	12,207
Five or more Persons	16,253
Heads 65 and Over	
One Person	4,819
Two Persons	8,049

Seniors have a slightly lower 'break even' income requirement since their needs are often less costly than those households whose heads are under 65.

3.4.4.2 Affordability Shortfall

Those households under the 'break even' income total 16,749, this is 11.2% of all the households in the Region in 1981. Some 30% of all the households below the 'break even' incomes have heads from 15 - 34 years of age. The majority of these households contain two to four persons. In the age groups between 35 - 64 years, proportionally fewer households are in need of assistance. However, in the 55 - 64 age group, the number of the households below the 'break even' income rises to 11.7% of those households in need. This may be due to an increasing proportion of widows who have been out of the work forced for several years and have no real employment skills. Households whose head is over 65 account for 33% of those below the 'break even' income. Since the annual GAINS income is $5,754 (December, 1981) and the 'break even' income for seniors is $4,819 (for singles), seniors can survive without assistance, (See Appendix 3). However, due to special requirements by many seniors, such as ground related housing or location close to public transit, the need for special assistance may still be required.

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Family Benefits Allowance (F.B.A.) and General Welfare Allocance (G.W.A.) payments on the contrary, are not enough to reach the break even income. (See Appendix 3)

The total number of family households below the 'break even' income is 11,200. When the supply of assisted family housing is subtracted from this total, approximately 8,000 households remain in need of assistance.

The affordability analysis is a technical exercise which may overlook some preference aspects such as families who would not consider assisted housing even though they are in financial straits, or households who get by with the assistance of friends or relatives. However, the magnitude of the households who remain in need of assistance 8,000, is a strong indicator of the need for additional assisted family housing.

4.0 HOUSING ISSUES FOR THE 80'S

Four major issue areas emerge from the preceding analysis of the housing situation and the definition of housing requirements. These issues or problem areas are outlined below:

4.1 PROVISION OF NEW UNITS

4.1.1 The annual housing requirements for the Region have changed.

The last housing statement, prepared in 1976 by Peter Barnard as part of the Regional Official Plan process and based on a population projection of 550,000 persons in the Region by the year 2001, identified a need for 4,500 residential units per year. The analysis in this report identifies a target of 2,900 units per year from 1982 to 1986, and is based on the most recent Regional population projection of 445,000.

4.1.2 The Regional housing targets are in general agreement with the Area Municipalities own targets.

The exception is the City of Hamilton. The City's housing report, prepared in 1976, identified a target of 3,000 units per year, whereas, this report identifies a need for 1,800 units per year.

4.1.3 The major preference for housing will continue to be for single family homes.

Although the demand for apartment units will be strong, the market for row and semi-detached homes will not be as high as forecasted in the 1976 study. The expected housing unit type mix is included in the study recommendations. The demand for residential units is diverse and requires that the supply be varied by location and setting as well as by size and quality.

4.1.4 Construction activity of homes over the last three years has been lower than actual housing requirements.

The surplus of single family, semi-detached and row units which accumulated in the 1976 - 1978 period is now being taken up. The vacancy rate in these units has fallen dramatically to a decade low figure.

4.1.5 The demand for ownership units is being suppressed primarily by high mortgage rates.

The existing vacancy rate will continue to fall and the latent demand for housing will not surface until interest rates stabilize and/or the unit vacancy rate becomes acutely low. There is little the Regional Municipality can do in this supply and demand market aside from ensuring that an adequate supply of building lots has been approved. It is unlikely that construction activity for ownership units will pick up dramatically in 1982, however, some response to demand should be expected in the medium term.

4.1.6 There is a shortage of rental units.

The area's vacancy rate of rental apartments is 0.7%, the lowest it has been in ten years. In spite of a low vacancy rate, the increase in rent for apartments, due in part to rent controls, has been modest over the last five years, compared to wage increases and the cost of living. Rental apartments are financially attractive in Hamilton-Wentworth when compared to the cost of home ownership.

4.1.7 Construction of rental units has been well below unit requirements.

Few rental units have been built in the last few years. Existing low rents, continuing rent controls, the costs of construction, and high interest rates make the construction of apartment buildings unattractive to investors.

There is little the Region can do to stimulate rental construction. An adequate supply of sites for new rental buildings already exists in the Region. The rental apartment vacancy rate will likely remain very low until rent increases and more stable mortgage rates make apartment construction a more favourable economic venture.

Two rental construction stimulation programs exist, one funded Provincially and one funded Federally. Promotion of these programs to local developers could result in more unit construction. More effective rental construction stimulation programs could also have a positive effect.

4.2 LAND SUPPLY

4.2.1 There is a possibility of premature commitment of land to residential purposes.

Presently, there is a 5.6 year supply of lots for single family, row and semi-detached homes in the Region in registered and draft approved plans of subdivision. This supply is comprised of two components; a 1.7 year supply of vacant lots in existing registered plans of subdivision and an additional 3.9 year supply of lots in draft approved plans of subdivision, at December 31, 1981.

In addition, there is a 2.2 years supply of lots in plans of subdivision under consideration. If plans under consideration are included, the total number of lots at various stages of consideration and approval represents a 7.8 year supply of lots.

The Regional Official Plan designated a sufficient supply of land to accommodate the original 1976 population projection of 550,000. The urban designations are more than adequate to accommodate the lower projected population and the resulting lower requirements for new housing units.

The Regional Municipality has the responsibility to ensure that a supply of residential land exists which is adequate to satisfy the requirement for new housing units. At the same time, the Region must maintain fiscal efficiency and development flexibility. To this end, it is essential that the Region ensure that it does not over extend development approvals.

Although Regional Council does have a general interim policy to limit premature approvals of plans of subdivision, no specific mechanism exists in the Region to regulate development approval process in the Region. Nor is an upper limit for approvals in place. A new approach is warranted in light of the lower growth prospects which have now been established.

4.3 FOR ASSISTED HOUSING

4.3.1 The provision of additional assisted housing units has been below target.

The 1976 housing requirement study identified two priority groups for assisted housing, low income families and senior citizens. A target of 400 units per year for low income families was set in 1976. This target has not been met. In fact, there has been a decrease in the number of effective assisted units for families. However, the supply of assisted senior citizen housing has increased significantly in the last five years as have guaranteed income payments to seniors.

4.3.2 At present, there is a significant shortage of assisted housing units for families.

Even if recent committments to new private non-profit family units are counted, a large shortfall of assisted family units remains. A number of groups need assisted housing, however, low income families are most in need and should be given priority.

4.3.2 No one agency is responsible for the provision of new assisted units.

A large number of agencies is involved in the field. A clear understanding of assisted housing situations does not appear to exist amongst the public, or even the agencies involved. One of the major tasks associated with this problem is to create a thorough understanding of the situation amongst the public, agencies active in the area, and elected decision makers.

4.3.4 Progress has been made in the provision of modified assisted units for the handicapped.

New units have been built in the last few years and more units are committed. These new units and more are required for the handicapped.

4.3.5 There are a number of problems with existing assisted housing programs.

First, the Government of Ontario will not add to the existing Ontario Housing Corporation inventory. Secondly, the rent supplement program has become less attractive to landlords due to the high demand from the open market. The rent supplement program does not address the inherent problem, a shortage of rental units. Thirdly, a very low percentage (15 - 25%) of private non-profit units are effective assisted units, i.e. rent geared to income.I

It appears that the optimal use of the assisted units in Limited Dividend projects is not occuring. The stimulation of new rental construction will go a long way to solving the problem, as will a vigorous rent supplement program perhaps with landlord incentives, more private non-profit units for families, and more effective use of existing Limited Dividend units.

4.3.6 No agency in the Region provides short-term emergency housing for families temporarily without housing.

The Region has a number of agencies that provide special purpose and emergency housing to special groups such as alcoholics, abused wives and mentally retarded individuals but not to families.

Conversations with several social agencies in the Region indicate that the non-existence of emergency family housing is a serious problem and may become more pressing if the housing/economic situation becomes tighter.

4.4 HOUSING RENEWAL

4.4.1 The condition of a portion of the existing housing stock in the Region needs upgrading.

Hamilton-Wentworth has a large stock of older homes which require regular maintenance and renewal. House prices for a modest home in the Region have risen little in the last five years, a possible indicator of low maintenance levels.

There are signs that certain areas of the Region are not in as good condition as others. For example, sale prices in the area north of Barton Street in the City of Hamilton are very low and have been declining. Sale prices in much of the eastern portion of the City have been static for several years. Although such signs are not sure indicators of deterioration, conditions in these two areas must be monitored closely.

4.4.2 More data is required on the condition of existing housing stock in the Region.

Factors such as repossession rates, sale prices, ownership/rental proportions, and visual signs of low maintenance are indicators of deteriorization. Further study is required to pinpoint the problem and to identify actions necessary to inject new vitality into Hamilton's older neighbourhoods with potential for problems. The maintenance of existing housing stock may become Hamilton-Wentworth's most pressing housing issue in the 1980's and beyond. The lack of revitalization in many of Hamilton's older areas may be a sign of more serious future problems. Once deterioration begins, it is difficult to reverse the trend.

5.0 HOUSING MANAGEMENT RECOMMENDATIONS

Many agencies and groups, both private and public, are involved in the housing arena. Few have a clear understanding of the overall housing situation in the Region and no agency currently performs a co-ordination function. As a result, various actors work at cross purposes or misunderstand each other's role.

Various housing trends which exhibit both problems and prospects for remedy, have become apparent. The task now is to expand understanding of these issues, to evaluate responses and to chart a course of action for the Regional Municipality.

Clearly, in some areas there is little the municipality can do, while in others a significant role can be played. Greater dialogue between the agencies involved is required. This will hopefully lead to a more co-ordinated approach by the various agencies and groups involved.

Study recommendations are focused on five general policy areas; Housing Requirements, Land Supply, Assisted Housing, Housing Renewal and Housing Monitoring.

5.1 HOUSING REQUIREMENTS

5.1.1 Adopt a new average annual housing unit target of 2,900 for 1982 - 1986.

Using the Region's revised population forecast of 0.38% compounded growth per year, housing requirements for the next 5 years have been determined. This requirement is considerably less than the requirement forecast in 1976 and is expected to further decline as the year 2001 approaches. Although expected population growth is modest, an aging population, changing households and a smaller number of persons per household will ensure a significant demand for new housing units.

5.1.2 Ensure that the targets adopted by the Area Municipalities are in basic agreement with the Regional forecasts.

The housing targets of the Area Municipalities should be in harmony with the Region's forecast requirements. Where forecasts are available, the Municipalities are close to the Regional forecast with the exception of the City of Hamilton. However, the City is embarking on its own review of housing policies which will likely produce figures more in keeping with reduced Regional expectations.

5.1.3 Adopt and promote the revised housing unit type mix.

It is expected that the annual requirement from 1982 - 1986 will be divided into the following housing unit type mix:

Single Family	52%
Semi-Detached	5%
Row Housing	7%
Apartments	36%

In recent years, housing unit completions and the mix of unit types have been weighted heavily towards single family units. A larger proportion of apartments and row houses will be required in order to satisfy expected demands. The Region can do little to encourage development of a variety of housing, aside from ensuring that sufficient lands are available for development. The Region should, however, promote the projected unit-type mix through the preparation of secondary plans at the Area Municipal level and the approval of Plans of Subdivision.

5.1.4. Promote a diversity of housing types.

The Region should promote a wide diversity of housing types, allowing for differences in tenure, location, size and quality. This is necessary in order to provide individuals with a full range of housing options and to ensure competitiveness with surrounding municipalities.

5.2 LAND SUPPLY

5.2.1 Produce a Residential Development Strategy.

It is a Regional responsibility to ensure that an adequate number of approvals occur to provide for housing variety by type and location. On the other hand, it is necessary to develop, in a cost efficient manner, land which provides flexibility without over-extensions of the physical infra structure or Regional finances.

A mechanism to further detail the general interim Regional policy adopted in November, 1979 for the control of development approvals should be established. The relationship of development approvals to new housing requirements will be dealt with in a separate report entitled Residential Development Strategy.

5.3 ASSISTED HOUSING

5.3.1 Give priority to the production of assisted family units.

The pressing need for low income family assisted housing can be provided in the following ways:

- o The Hamilton-Wentworth Housing Authority rent supplement program should be expanded to include more units.
- o The Provincial Government should be petitioned to revise the rent supplement program in order to provide more incentive for landlords to participate.
- o C.M.H.C. should be petitioned to increase the unit allocation in the Region for non-profit housing programs. Presently, sponsoring groups may now have to wait up to two years before receiving funding assistance from C.M.H.C. Efforts are required to convince sponsors of the need for family type units.
- o C.M.H.C. should be petitioned to increase funding for specific non-profit projects in order that a large percentage of rent geared to income units can be included.
- o C.M.H.C. should be encouraged to closely examine the Limited Dividend assisted housing program with a view to ensuring that the existing units are being used as assisted housing and that they are filled with those most in need.

5.3.2 Study the possibility of establishing a Municipal Non-Profit Housing Corporation.

In light of the significant need for family assisted units, all options should be explored, including a Municipal Non-Profit Corporation. This Corporation could be at the Regional level or operated by member Municipalities. The financial ramifications and further verification of the need, through a survey, are logical first steps in the analysis of the feasibility of the municipal non-profit housing alternative.

5.3.3 Investigate the establishment of an emergency housing facility for families.

No facility exists in the Region for families who are temporarily without housing. The provision of such a facility for temporary housing should be investigated.

5.4 HOUSING RENEWAL

5.4.1 Actively encourage the rehabilitation of the existing housing stock in need of renewal.

Some 80 percent of the housing stock that will exist in the year 2001 is already built. In order to maintain a healthy housing stock, this existing stock must be retained in good condition. Maintenance of housing is an owner responsibility, although Federal and Provincial rehabilitation programs can be made available to homeowners through the Area Municipalities. The Area Municipalities should be encouraged to take full advantage of these rehabilitation programs and perhaps even to consider a 'fix-up' promotional compaign aimed at homeowners, as well as establishing their own rehabilitation program, such as the one which exists in the City of Hamilton.

Revitalization programs should be encouraged in the older residential areas of the Region. Programs to enhance older neighbourhoods could be included in neighbourhood plans.

5.4.2 Closely monitor the condition of existing stock in the Region.

In areas where older housing stock predominates and where house prices are static or decreasing, the possibility of neighbourhood decline or deterioration is present. This phenomenon breeds on itself and is very hard to stop once established. Although not a major problem in the Region at present, the possibility of neighbourhood decline must be monitored carefully. Further, data should be gathered in order to pinpoint if and where problems exists.

5.5 HOUSING MONITORING

5.5.1 Continue to monitor the housing situation on a regular basis.

The character of the housing market has been more erratic in recent years. It is therefore more important than ever to effectively monitor changing trends and indicators. Regional staff will continue to monitor the housing situation on an annual basis and propose that a bi-yearly appraisal of residential development be prepared as well. Included as part of the monitoring program will be the new mechanism for monitoring vacant residential lots in plans of subdivision as outlined earlier.

This report and future monitoring reports should be circulated widely in order to inform agencies active in housing regarding the Region's policies and to stimulate discussion regarding the issues that face Hamilton-Wentworth in the 1980's.

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1. POPULATION TRENDS AND PROJECTIONS

Table A.1.1 Population History by Municipality

Table A.1.2 Population History by Age Cohort, Hamilton-Wentworth Region

Table A.1.3 'Most Likely' Population Projection by Municipality to 2001

Table A.1.4 'Most Likely' Population Projection by Age Cohort to 2001, Hamilton-Wentworth Region

POPULATION HISTORY BY MUNICIPALITY

TABLE A.1.1

MUNICIPALITY	1976	1977	1978	1979	1980
ANCASTER	14,180	14,126	14,111	14,190	14,361
DUNDAS	19,212	19,281	19,096	19,194	19,507
FLAMBOROUGH	23,364	23,853	23,885	23,975	24,184
GLANBROOK	10,047	10,034	9,924	9,910	9,721
HAMILTON	313,394	313,529	309,010	308,457	306,853
STONEY CREEK	30,366	32,200	32,922	34,610	35,877
REGION	410,563	413,023	408,948	410,336	410,503

SOURCE: Wentworth Regional Assessment, Ministry of Revenue , as adjusted by the Hamilton-Wentworth Planning and Development, Regional Planning Division. December.

TABLE A.1.2

POPULATION HISTORY BY AGE COHORT
HAMILTON-WENTWORTH REGION

AGE GROUP	1976	1977	1978	1979	1980
under 15	92,425	90,701	86,710	83,707	81,715
15-24	78,554	78,173	76,877	75,986	76,169
25-34	59,238	60,755	60,755	61,764	63,056
35-44	44,381	44,624	44,699	44,923	45,152
45-54	49,464	48,873	47,806	46,642	45,521
55-64	37,022	38,096	39,057	39,956	41,125
65+	39,850	40,669	41,365	43,050	43,877
SUB TOTAL	400,934	401,891	397,269	396,028	396,615
AGE UNKNOWN	8,836	9,910	10,251	12,200	13,888
TOTAL	409,770	411,801	407,520	408,228	410,503

SOURCE: Wentworth Regional Assessment, Ministry of Revenue, as adjusted by the Hamilton-Wentworth Planning and Development Department, Regional Planning Division, December.

'MOST LIKELY' POPULATION PROJECTIONS BY MUNICIPALITY TO 2001 TABLE A.1.3

MUNICIPALITY	1981	1982	1983	1984	1985	1986	1991	1996	2001
ANCASTER	16,000	16,500	17,500	18,000	19,000	19,500	24,000	28,000	32,000
DUNDAS	19,500	19,500	19,500	19,500	19,500	19,500	20,000	20,000	20,000
FLAMBOROUGH	24,500	25,000	25,000	25,500	26,000	26,000	27,500	28,500	29,500
GLANBROOK	10,000	10,000	10,000	10,000	10,000	10,000	9,500	9,500	9,000
HAMILTON	309,500	310,000	310,500	311,000	312,000	312,000	312,500	308,500	302,000
STONEY CREEK	36,500	37,500	38,500	39,500	40,500	41,000	45,500	49,500	53,000
REGION	415,000	418,000	420,500	423,500	426,000	428,500	438,500	444,000	445,000

SOURCE: Hamilton-Wentworth Planning Department

For assumption and methodology of projection see Hamilton-Wentworth Population Projection,1981, Review, September,1981

*Rounded to the nearest 500. Totals may not balance due to rounding.

'MOST - LIKELY' POPULATION PROJECTION BY AGE COHORT TO 2001*

HAMILTON-WENTWORTH REGION

TABLE A.1.4

AGE GROUP	1981	1982	1983	1984	1985	1986	1991	1996	2001
L15	86,000	86,000	86,000	86,000	86,000	86,000	88,000	87,000	79,500
15 - 24	77,500	76,000	74,000	72,500	70,500	68,500	59,000	55,500	58,500
25 - 34	67,000	69,000	70,500	72,000	74,500	76,000	78,000	69,000	59,500
35 - 44	48,500	50,500	52,500	54,000	55,500	57,500	67,000	75,500	77,500
45 - 54	46,000	45,500	45,000	44,500	44,000	43,500	47,000	55,500	64,500
55 - 64	44,000	45,000	46,000	46,500	46,500	46,000	42,000	40,000	43,000
65+	46,000	46,500	47,000	48,000	49,500	51,000	58,000	61,500	62,000
TOTAL	415,000	418,000	420,500	423,500	426,000	428,500	438,500	444,000	445,000

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

Assumptions and methodology of projection in Hamilton-Wentworth Population Projection Review, September 1981.

* Rounded to the nearest 500. Totals may not balance due to rounding.

2. FUTURE HOUSEHOLD REQUIREMENTS

2.1 Household Projections

Table A.2.1 Propensities to Form Households by Age of Head and Household Type, 1971 and 1976, Hamilton-Wentworth Region

Table A.2.2 Propensities to Form Households by Age of Head and Household Type, Hamilton-Wentworth Region

Table A.2.3 Household Projections by Household Type to 2001, Hamilton-Wentworth Region

Table A.2.4 Household Projections by Municipality to 2001

Table A.2.5 Persons per Household by Municipality to 2001

2.1 Household Projections - Methodology and Assumptions

The following steps were taken in the projection of family/non-family households, by age of the head of the household:

- From a special Statistics Canada computer run, the number of households can be calculated in a family/non-family split by age of the household head, for each Area Municipality and the Region in 1971 and 1976, Table A.2.1.

- The households for each Municipality, by age cohort, has been taken for 1971 and 1976 from a special cross-tabulation done by Statistics Canada.

- The propensity to form a household was then estimated for each municipality (1971 and 1976) by age of household head and family/non-family households. The propensity or headship rate is calculated by dividing the total number of households by type, by the total population for each age group. The propensity rate is defined as the likelihood of persons in various age groups being head of a household.

- For the purposes of comparison, propensity rates have also been calculated for Ontario for 1971 and 1976 by age of head of household and by a family/non-family breakdown. Propensity factors have been calculated for 1981, 1986, 1991, 1996 and 2001. Information on household formulation trends by age of household head were taken from Statistics Canada's Household and Family Projections for Canada and the Provinces to 2001. In this catalogue are 4 projections are made based on a high/low population range; Projection 2, a medium projection, was used. The household projection uses headship rates based on household trends from 1961 to 1971. Propensity factors for Ontario were then estimated by the same method as done for the Area Municipalities. The propensity rates for the period of 1982 - 1986 were estimated by applying the average annual increase in the rates from 1981 to 1986 evenly over each of the 5 years.

- The 1971 and 1976 propensity rates for Ontario, the Region and the Area Municipalities were then compared to establish a deviation between past growth patterns. An average deviation was then established between each Municipality and the Ontario propensity rates. Using 1981 persons per household as a bench mark, the deviation factor between the Province and the Region was adjusted to bring into conformity recent household trends.

- The average deviation between propensity rates was then applied to the projected rates for Ontario, as estimated earlier, in order to establish projected propensity rates for each Area Municipality within the Region, as seen in Table A.2.2. This methodology assumes that each Area Municipality will have the same household formulation growth patterns as the Ontario projection.

- These projected propensity rates are then multiplied by the 'most likely' population projections for each Municipality, as calculated by the Regional Planning Division, to find the projected number of households by a family/non-family breakdown and by the age of the household head to 2001, as shown in Tables A.2.2.3 and A.2.2.4.

- The total number of households by year for each Area Municipality is divided into the total population to calculate the trends in the number of persons per household to 2001, Table A.2.5.

Table A.2.1

PROPENSITIES TO FORM HOUSEHOLDS BY AGE OF HEAD AND TYPE OF HOUSEHOLD, 1971 AND 1976
HAMILTON-WENTWORTH REGION

AGE GROUP	HOUSEHOLD TYPE	1971	1976
15 - 24	FAMILY	.085	.084
	NON-FAMILY	.030	.057
	TOTAL	.115	.141
25 - 34	FAMILY	.403	.362
	NON-FAMILY	.046	.076
	TOTAL	.449	.438
35 - 44	FAMILY	.469	.474
	NON-FAMILY	.037	.047
	TOTAL	.506	.521
45 - 54	FAMILY	.467	.466
	NON-FAMILY	.055	.063
	TOTAL	.522	.529
55 - 64	FAMILY	.441	.446
	NON-FAMILY	.119	.123
	TOTAL	.560	.569
65+	FAMILY	.321	.316
	NON-FAMILY	.255	.281
	TOTAL	.576	.597
TOTAL*	FAMILY	.247	.254
	NON-FAMILY	.055	.074
	TOTAL	.302	.328

SOURCE: Special cross-tabulation, Statistics Canada

*Total propensities to form households includes all age cohorts.

PROPENSITIES TO FORM HOUSEHOLDS BY AGE OF HEAD AND HOUSEHOLD TYPE - HAMILTON-WENTWORTH REGION

TABLE A.2.2

AGE OF HEAD	HOUSEHOLD TYPE	1981	1982	1983	1984	1985	1986	1991	1996	2001
15 - 25	FAMILY	.100	.102	.104	.105	.107	.109	.101	.094	.098
	NON-FAMILY	.056	.058	.060	.061	.063	.065	.067	.068	.068
25 - 34	FAMILY	.421	.423	.425	.427	.429	.431	.432	.433	.431
	NON-FAMILY	.073	.074	.076	.077	.079	.080	.078	.077	.078
35 - 44	FAMILY	.479	.479	.479	.478	.478	.478	.477	.480	.482
	NON-FAMILY	.050	.050	.050	.050	.050	.050	.049	.049	.050
45 - 54	FAMILY	.490	.490	.490	.490	.490	.490	.487	.483	.484
	NON-FAMILY	.061	.061	.060	.060	.059	.059	.058	.057	.058
55 - 64	FAMILY	.441	.442	.443	.445	.446	.447	.450	.447	.446
	NON-FAMILY	.136	.137	.137	.138	.138	.139	.137	.137	.136
65+	FAMILY	.316	.314	.313	.311	.310	.308	.303	.300	.296
	NON-FAMILY	.297	.301	.305	.308	.312	.316	.315	.321	.324

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

HOUSEHOLD PROJECTIONS BY HOUSEHOLD TYPE TO 2001*
HAMILTON-WENTWORTH

TABLE A.2.3

AGE OF HEAD	HOUSEHOLD TYPE	1981	1982	1983	1984	1985	1986	1991	1996	2001
15 - 24	FAMILY	7,800	7,800	7,700	7,600	7,500	7,500	6,000	5,200	5,800
	NON-FAMILY	4,300	4,400	4,500	4,400	4,400	4,500	4,000	3,800	4,000
25 - 34	FAMILY	28,300	29,100	29,900	30,800	31,900	32,700	33,700	29,800	25,700
	NON-FAMILY	4,900	5,100	5,400	5,600	5,900	6,100	6,100	5,300	4,600
35 - 44	FAMILY	23,300	24,200	25,000	25,800	26,600	27,500	31,900	36,200	37,200
	NON-FAMILY	2,400	2,500	2,600	2,700	2,800	2,900	3,300	3,700	3,900
45 - 54	FAMILY	22,500	22,300	22,000	21,700	21,500	21,400	23,000	26,900	31,300
	NON-FAMILY	2,800	2,800	2,700	2,700	2,600	2,600	2,700	3,200	3,800
55 - 64	FAMILY	19,300	19,800	20,300	20,600	20,600	20,500	18,800	17,800	19,200
	NON-FAMILY	6,000	6,200	6,300	6,400	6,400	6,400	5,700	5,500	5,900
65+	FAMILY	14,500	14,600	14,800	14,900	15,300	15,700	17,500	18,500	18,400
	NON-FAMILY	13,600	14,000	14,400	14,800	15,400	16,100	18,200	19,800	20,100
TOTAL	FAMILY	115,700	117,700	119,700	121,500	123,500	125,200	130,800	134,300	137,600
	NON-FAMILY	34,000	34,900	35,800	36,500	37,500	38,400	40,000	41,200	42,200

SOURCE: Hamilton-Wentworth Planning and Development Department,
Regional Planning Division

* Rounded to the nearest 100

HOUSEHOLD PROJECTIONS BY MUNICIPALITY TO 2001*

TABLE A.2.4

MUNICIPALITY	1981	1982	1983	1984	1985	1986	1991	1996	2001
ANCASTER	5,000	5,200	5,500	5,800	6,100	6,400	7,800	9,200	10,700
DUNDAS	6,800	6,900	7,000	7,100	7,200	7,200	7,500	7,700	7,800
FLAMBOROUGH	7,900	8,100	8,300	8,500	8,700	8,900	9,700	10,400	11,000
GLANBROOK	3,200	3,200	3,200	3,300	3,300	3,400	3,500	3,500	3,500
HAMILTON	115,600	115,800	117,400	118,800	120,400	121,600	123,900	124,100	123,700
STONEY CREEK	12,100	12,500	12,900	13,300	13,700	14,100	15,700	17,200	18,900
REGION	149,800	152,600	155,400	158,000	160,900	163,600	170,800	175,500	179,800

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

* Rounded to the nearest 100

PERSONS PER HOUSEHOLD BY MUNICIPALITY TO 2001

TABLE A.2.5

MUNICIPALITY	1981	1982	1983	1984	1985	1986	1991	1996	2001
ANCASTER	3.2	3.2	3.2	3.1	3.1	3.1	3.0	3.0	3.0
DUNDAS	2.8	2.8	2.8	2.8	2.7	2.7	2.7	2.6	2.6
FLAMBOROUGH	3.1	3.1	3.1	3.0	3.0	2.9	2.8	2.8	2.7
GLANBROOK	3.2	3.2	3.1	3.0	3.0	2.9	2.8	2.7	2.6
HAMILTON	2.7	2.7	2.7	2.6	2.6	2.6	2.5	2.5	2.4
STONEY CREEK	3.0	3.0	3.0	3.0	2.9	2.9	2.9	2.9	2.8
REGION	2.8	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.5

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

3. THE NEED FOR ASSISTANCE

3.1 Assisted Housing Supply

3.1.1 Background

3.1.2 Profile of Assisted Supply

3.1.2.1 Public Housing
Table A.3.1 - Hamilton-Wentworth Housing Authority Unit Inventory

3.1.2.2 Private Assisted Housing
Table 3.1 - Private Non-Profit Assisted Housing

3.1.2.3 Special Purpose Housing

3.1.3 Other Assisted Programs

3.1.3.1 Social Assistance Programs

3.1.3.2 Construction Stimulation Programs

3.1.4 Supply Summary

Figure 3.1 - Assisted Housing Programs

3.2 Affordability Analysis

3.2.1 Housing Costs

Table A.3.3 - Housing Prices, Hamilton-Wentworth Region

Table A.3.4 - Average Rents, Hamilton-Wentworth Region

3.2.2 Income

Table A.3.5 - Average Household Incomes, Hamilton-Wentworth Region

Table A.3.6 - Regional Income Distribution by Household Size and Age of Head

3.2.3 Household Budget

Table A.3.7 - Minimum Survival Budgets

3.2.4 Housing Affordability

Table A.3.8 - Residue Income for Housing by Size and Income of Household

3.2.5 Break Even Incomes

Table A.3.9 - Low Market Rents by Unit Type, Hamilton-Wentworth Region

Table A.3.10 - Break Even Incomes by Size of Household, Hamilton-Wentworth Region

Table A.3.11 - Break Even Incomes

3.2.6 Households Below Break Even Incomes

Table A.3.12 - Households Below Break Even Income by Household Size

Table A.3.13 - Households Below Break Even Income by Age of Head

Table A.3.14 - Affordability and Social Assistance

3.0 THE NEED FOR ASSISANCE

One of the most serious housing problems facing the Region is the number of households having difficulty affording housing. Some recent cost/income trends have had a significant effect on housing affordability in Hamilton-Wentworth. Trends in construction costs, mortgage rates, family income, vacancy rates and market rents have had a major effect not only on individuals' prospects of owning or keeping their own home, but on rental opportunities. The ability of some individuals to afford adequate housing is becoming more and more difficult. The effect of these trends is also being felt by landlords, investors and the housing construction industry.

This Appendix explains the assisted housing inventory and the housing affordability analysis in more detail.

3.1 ASSISTED HOUSING SUPPLY

This section explains the housing affordability question in general, the supply of assisted units and other assistance programs.

3.1.1 Background

In order to understand the issues associated with the cost of housing, it is necessary to review the income/cost indicators which form the basis of the situation.

Average Household Income in Hamilton-Wentworth has risen from $19,000 in December of 1976 to $28,300 in July of 1981. This represents a cumulative increase of 49%. The Ontario Average Household Income for 1981 was $27,522 which was a cumulative increase of 51% over the 1976 income. A more detailed income analysis can be found in Appendix 3.2.

The Consumer Price Index for the 1976 to 1981 period rose from 152.2 to 246.9, which represents a cumulative percentage increase of 62%. The Consumer Price Index is an indicator of the decreasing 'buying power' of the Canadian dollar. It is also a measure of inflation. The Index represents the increased dollars required to buy a selection of goods, services and housing which could be purchased for value of $100.00 in 1971.

In light of the Consumer Price Index, it appears that the Average Household Income in Hamilton-Wentworth has actually decreased in terms of buying power since 1976. This phenomenon is not particular to Hamilton-Wentworth. Similar decreasing buying power was experienced throughout Ontario and Canada.

The increase in average rent is outlined in Section 2.4 of this report. Four types of units were surveyed between 1976 and 1981. The cumulative increase in rent ranged between 22 and 36 percent, well below the increase in inflation and income rates. The increase in rent may have been partially suppressed by rent review measures imposed by the Province. If the Provincial guidelines had been followed since 1976, a cumulative increase on a compounded annual rate of 34% would have been realized. The increase in rents on one and two bedroom apartments has been lower than the 6% per annum guideline rate. One and two bedroom apartments form the majority of rental stock in the Region.

As is indicated in Section 2.3, rental housing vacancy rates in the Region have been falling. The Hamilton Census Metropolitan Area vacancy rate has fallen from 3.0% to 0.7% from 1976 - 1981. The decline is most noticeable in one and two bedroom apartments. Vacancy rates are down from 1976 in all the Area Municipalities.

A survey of house prices is conducted several times each year by Royal Trust, as examined in Section 2.4. The survey indicates that a three bedroom bungalow of about 1,200 square feet has increased 5% since 1976 to $62,000. A four bedroom two-storey 2,000 square foot house has increased 23% since 1976 to $93,000. Regional house price increases have been modest compared to most increases across the Province.

Despite reasonably stable sale prices, the costs associated with home ownership have risen dramatically, primarily due to higher interest rates on mortgages.

A number of observations on home affordability can be drawn from an analysis of the income/cost indicators. First, real income in Hamilton-Wentworth has declined since 1976, as it has across the Province. The decline in buying power will vary widely from household to household, but for the average household, real income has fallen, albeit marginally.

Secondly, there has been a noticeable effect on home ownership prospects. Falling or static real income along with higher and often erratic mortage rates has made it more difficult for individuals to finance the purchase of a new home or renew an existing mortgage. In the case of those renewing a mortgage, belt tightening has been necessary. In some cases, increased carrying charges have forced individuals to buy down or sell and then seek rental accommodation. This appears to occur amongst individuals who are remortgaging for the first time, after three to five years of ownership. However, it appears that there has not been a significant increase in forced selling or mortgage foreclosure in Hamilton-Wentworth recently. Increased carrying charges have forced some home buyers to consider more modest homes, or first time buyers to delay purchase.

The third observation is that in the majority of apartments in Hamilton-Wentworth, rents have generally increased at a rate less than the Provincial rent review ceiling. Rents in some parts of the Province have increased much more rapidly through special permission of the Rent Review Board or through the construction of new units, which are not subject to the Provincial increase ceiling. Few new rental units have been constructed in Hamilton-Wentworth since 1976. Some 6,024 apartment units have been constructed in this five year period, well below requirements. Further, vacancy rates in rental units have been steadily declining. Although rents remain reasonable, the supply of rental units is not increasing with demand.

3.1.2 Profile of Assisted Housing

This Section is an attempt to simplify the supply side of assisted housing. The major assisted housing actors and programs will be outlined. The Section is divided into three sections; Public Housing, Private Assisted Housing and Special Purpose Assisted Housing.

3.1.2.1 Public Housing

Two major programs will be outlined here, the public housing program and the rent supplement program. Although they are very different programs, both are administered by the Hamilton-Wentworth Housing Authority in co-operation with the Provincial Ministry of Municipal Affairs and Housing and the Ontario Housing Corporation. These two programs are funded jointly by the Provincial and Federal government.

The Hamilton-Wentworth Housing Authority administers 4,698 Ontario Housing Corporation units (often called public housing). Of these units, 2,000 are designated for families, 2,662 are senior citizen units and 36 have been modified to accommodate handicapped persons. These units exist in other Municipalities as outlined in Table A.3.1.

In addition to the units detailed above, 465 senior citizen units are owned by the Ontario Housing Corporation and managed by the Metropolitan Trust Company on a rent geared to income basis. Applicants are selected from the Hamilton-Wentworth Housing Authority waiting list.

3.1.2.2 Private Assisted Housing

Canada Mortgage and Housing Corporation (C.M.H.C.) administers a number of programs designed to provide assisted housing. These programs are outlined in the National Housing Act. Three funding programs under C.M.H.C. are active in Hamilton-Wentworth. The first two programs are non-profit, where private groups or municipalities sponsor and operate the housing project with C.M.H.C. financial assistance.

In the first program, C.M.H.C. acts as the direct lenders at 8% mortgage rate amortized over 50 years. In the second program, which compromises the majority of C.M.H.C. programs, the sponsor acquires a loan on the open market, amortized up to 35 years. The capital cost is then written down to a 2% mortgage rate through a subsidy by C.M.H.C. Both of these programs operate on a 'break even' basis, with rents set in co-operation with C.M.H.C. Start-up funds to cover organization, site selection, professional fees etc., are also available for private non-profit projects.

A number of groups operate non-profit housing throughout Hamilton-Wentworth. A total of 664 family units and 944 senior citizen units are supplied under these two programs in the Region. These projects are detailed in Table A.3.2. Some special purpose housing is funded under these programs and will be outlined in the next Section.

Some 15% of the family units are rent geared to income, while 25% of the senior citizen units are rent geared to income. This means that approximately 100 family units (15% of 664) and 236 senior citizen units (25% of 944) are rent geared to income units. Although the remaining units are not rent geared to income, they are assisted in the sense that their cost is underwritten by low C.M.H.C. sponsored loans.

An investigation of rents charged in typical family units, operated by Victoria Park Community Homes, shows rents charged on non rent geared to income units is approximately equal to the average rent for an open market apartment with an equivalent number of rooms. The Victoria Park units are, however, town houses and likely to have more space. Further, rent charged on an older Victoria Park three bedroom townhouse is actually less than the 'low market' two bedroom apartment rent. Low market rent is the rent used in the basic 'survival budget' employed to define assisted housing need, in Section A.3.2. These townhouse rents do not include heating costs, which are included in the low market rents.

In the case of senior citizen non-profit rents, an analysis of First Place non rent geared to income units was undertaken. In these units, rent for bedsitting and one bedroom units was below low market rent for equivalent units on the market. Rent included heating costs.

TABLE A.3.1

HAMILTON-WENTWORTH HOUSING AUTHORITY UNIT INVENTORY

MUNICIPALITY	UNIT TYPE	NUMBER*
Hamilton	family	1,939
	seniors	2,574
Stoney Creek	family	43
	seniors	43
Dundas	family	25
	seniors	29
Ancaster	seniors	45

*Unit totals include handicapped units.

Tenants are selected on the basis of need, using a point rating system from a waiting list maintained by the Hamilton-Wentworth Housing Authority. Rents are based on income, up to a maximum of 25% of gross income.

It is a Provincial policy not to build any more units of this type.

The second program administered by the Housing Authority is the Rent Supplement Program. Some 499 housing units are in this program, 244 for family units and 252 for senior citizens. Three (3) units have been modified for handicapped use, although some 176 individuals in rent supplement units have some form of handicap (December 31, 1981 figures). All of these units are located in the City of Hamilton.

Rent supplement units are owned by private landlords. The Housing Authority subsidizes the rent in order to ensure that no more than 25% of gross family income goes to rent. Up to 25% of the units in a family complex and 50% in a seniors complex may be designated for assistance under the rent supplement program. Tenants are selected from the Housing Authority waiting list.

In the last year and a half, the number of family units in this program has remained relatively constant, however, the number of senior citizen units has declined to 252 in December of 1981 from 317 in June of 1980.

TABLE A.3.2

PRIVATE NON-PROFIT ASSISTED HOUSING

A. NATIONAL HOUSING ACT (Section 15.1)

	Family Units	Senior Units
1. Hamilton		
(a) Coronation Park Housing		16
(b) Hamilton Housing Co.		61
(c) Hamilton Senior Citizens Apt.		72
(d) Victoria Park Community Homes	154	452
(e) Greenhill Co-operative	278	
2. Dundas		
Lions Housing		10
3. Flamborough		
Rotary Garden Court		11
Elim Villa		36
4. Ancaster		
Ancaster Senior Citizens		16
TOTAL:	432	674

TABLE A.3.2

B. NATIONAL HOUSING ACT (Section 56.1)

	Family Units	Senior Units
1. Hamilton		
(a) Victoria Park Community Homes	228	
(b) Hamilton Jewish Home for the Aged		40
(c) Sons of Italy Foundation		230
2. Stoney Creek		
Victoria Park Community Homes	4	
TOTAL	232	270
GRAND TOTAL	664	944

It appears that non rent geared to income charges in non-profit housing projects approximate average apartment market rent for family housing, while units for senior citizens are below low market rent. A majority of senior citizen units in non-profit housing projects can therefore, be considered 'effective' assisted units for the purpose of this study.

The third program is the Limited Dividend program. No new projects have been started under this program since 1976, although some 1,134 units exist under projects sponsored prior to that date. In the Limited Divident program, the landlord is allowed a limited profit, up to 5% annual return on equity. The mortgage is sponsored by C.M.H.C. who require annual financial statements, including tenent income verification information and further require that rental increases be approved.

The basic tenent income guidelines for these units is 25% of gross household income. An investigation of rents charged in these units shows that a large proportion of these rents are below low market rents and can thus be considered effective assisted housing. The onus for attracting lower income households is on the landlord. There does not appear to be any formal link with agencies which maintain lists of persons in need of assistance. Consequently, it is unknown if those benefiting from the Limited Dividend program are those households really in need of assistance.

3.1.2.3 Special Purpose Housing

Three types of special purpose housing are outlined here: Emergency Housing, Residential Care Facilities and Handicapped Housing.

a) Emergency Housing - There are 9 emergency housing facilities in the Region. These facilities provide services for such groups as native women, battered wives, alcoholics and transients. The facilities are for short-term accommodation. Four of these facilities are operated under C.M.H.C. non-profit housing funding. Other facilities sell services to public agencies and/or have private sponsoring groups.

b) Residential Care Facilities - There are a wide variety of residential care facilities in the Region including housing for the mentally retarded, special care, recovering alcoholics, homes for drug addicts and lodging homes. Approximately 900 beds are supplied through these facilities. Funding is through a combination of clients, sponsoring groups, the Regional Municipality and/or the Province. For a list of these facilities, see the City of Hamilton's Social Housing Profile 1981. The Regional Municipality participates financially in 36 different emergency housing and residential care facilities, on a purchase of service basis.

The Regional Department of Social Services spent approximately $1,100,000 in 1981, on a purchase of service basis in these facilities. These services were funded at a rate of 80% by the Province and 20% by the Region.

c) Handicapped Housing - Hamilton-Wentworth Housing Authority has 176 rent supplement units which house individuals with some sort of handicap. Three of the units have been specifically modified so as to cater to the needs of more severely handicapped individuals. The City of Hamilton, through a Municipal Incentive Grant from the Province, has, and will continue to subsidize unit modifications.

In addition, 36 Ontario Housing Corporation units have been modified for the use of the handicapped. These units are also managed by the Hamilton-Wentworth Housing Authority.

More modified units for handicapped use will be available in the near future.

3.1.3 Other Assistance Programs

In addition to the aforementioned programs which are directed specifically towards the provision of housing units, there are a number of significant government programs which have an effect on home affordability. These programs are of a social assistance nature or directed at stimulating construction.

3.1.3.1 Social Assistance Programs

Two major programs and one supplementary program exist. These programs are important in this study because it is often these recipients who have the biggest problem finding adequate and affordable housing.

The Ontario Family Benefits Program (F.B.A.) provides living expense funding for single parents, the permanently unemployable, handicapped individuals, etc. This program is administered by the Provincial Ministry of Community and Social Services. There are approximately 8,000 recipients in the Region with a total annual program costs of approximately 31 million dollars.

The General Welfare Assistance Program (G.W.A.) provides short-term financial assistance to individuals or families who lose their source of income. The program is administered by the Regional Department of Social Services with 80% Provincial funding and 20% Regional funding. There are approximately 6,000 recipients of G.W.A. with total program costs of approximately 17 million dollars per annum.

Recipients of G.W.A., F.B.A. and some Guaranteed Annual Income System recipients, are also entitled to a shelter subsidy. This program applies to individuals who own or rent accommodation in the private market. In this program, household heads receive either a shelter subsidy of between 50 and 100 dollars or actual monthly fuel costs, whichever is greater. The program is administered by the G.W.A., F.B.A. and G.A.I.N.S. agencies. In the case of G.W.A. recipients, the Regional Municipality pays a 20% share. This program commenced in November of 1981, therefore, annual expenditures are not available.

3.1.3.2 Construction Stimulation Programs

Two programs exist which are designed to stimulate the construction of rental units.

The Ontario Rental Construction Loan Program (O.R.C.L.) is administered by C.M.H.C. and provides interest-free loans of up to $4,200 per unit for construction of rental housing. Private builders must commit 15% of the units in the completed project to the local Housing Authority for rent supplement assisted housing.

The forthcoming Canada Rental Supply Plan (C.R.S.P.) will provide interest-free loans of up to $7,500 per unit for the construction of rental units. Details are yet to be announced. Both of these construction incentive plans are directed to areas with low rental vacancy rates such as Hamilton.

3.1.4 Supply Summary

Figure A.3.1 summarizes the assisted housing programs in Hamilton-Wentworth and the associated number of units.

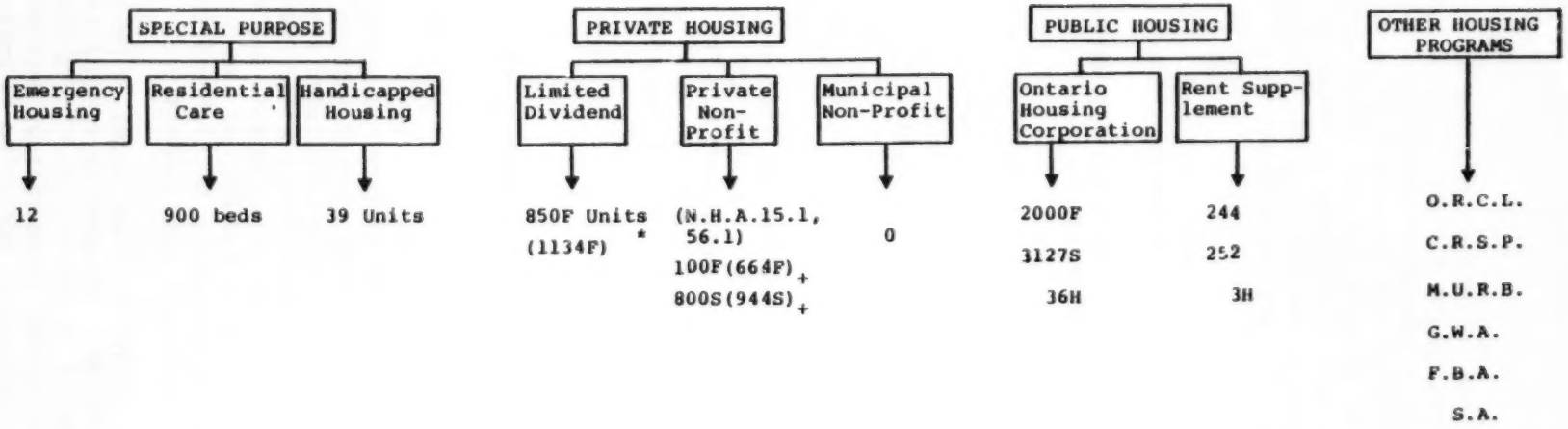
The number of beds in Emergency Housing facilities is not available, however, Residential Care beds total approximately 900 in the Region and are not counted in the subsequent total.

Housing units which have been modified specifically for the use of handicapped persons total 39 although an additional 176 handicapped persons are housed in regular assisted housing units. These handicapped units also appear in the 'public housing' unit figures.

Only a portion of private non-profit units can be considered useful to those in need of housing assistance. The rent geared to income portion of family units do reach those households most in need. In other words, the rents charged are at or below low market rent levels. Almost all of the senior citizen non-profit housing are at low market rent levels, 800 units are assumed to be effective assisted units, which represent 85 percent of total units.

HAMILTON-WENTWORTH ASSISTED HOUSING PROGRAM

Figure A.3.1



F = Assisted family unit.

S = Assisted Senior Citizens Unit

H = Assisted Unit for the Handicapped.

* mostly Family Units, 850 effective assisted units

\+ effective assistance units, 100 Family, 800 seniors.

The Limited Dividend inventory rents are for the most part, below low market rents and therefore, effective in reaching those most in need. However, a proportion of these units may be occupied by households with an income above the need level, it was assumed 25% of the inventory is occupied by these households. The large proportion of these units is used by families as opposed to senior citizens. Therefore, it is assumed that 850 units are occupied by those in need, which represent 75 percent of total units.

All of the public housing units, both O.H.C. and rent supplement, are rent geared to income units.

If all of the effective assisted housing units are added together, the total inventory would be:

Family Units	3,192
Senior Citizen Units	4,179
Handicapped Units	39
TOTAL	7,410

3.2 AFFORDABILITY ANALYSIS

As outlined earlier, real income has declined since 1976. As the buying power of households is reduced, more and more households find it difficult to meet budgetary requirements. The objective of the affordability analysis is to determine the magnitude of this short-fall. The affordability analysis is outlined in the following sections:

3.2.1 Housing Costs

Housing costs for both rental accommodation and house ownership are contained on Tables A.3.3 and A.3.4.

3.2.2 Income

The average household income in Hamilton-Wentworth has risen to $28,300 in 1981. This distribution of incomes by household type and size in the Region has been calculated from a special Statistics Canada cross-tabulation. These household incomes are spread across a large range with the vast majority of household earnings between $13,300 to $39,900, as shown in Table A.3.5. These households, and households of higher income, are generally well able to meet budgetary requirements.

It is the households who have an income of below $13,300 who may have budgetary problems. Households in this category represent 21% of all households in the Region. These households were divided into finer income categories by head of household age group and by size of family, according to recent Statistics Canada information.

HOUSE PRICES
HAMILTON-WENTWORTH REGION

TABLE A.3.3

UNIT TYPE	COST ($) 1976 ***	1977	1978	1979	1980	1981	AVERAGE ANNUAL INCREASE
HOUSE 1*	59,000	60,000	58,000	58,500	59,500	62,000	1.0%
HOUSE 2**	78,500	80,000	79,000	81,500	87,500	93,000	3.5%

SOURCE: Royal Trust, Survey of House Prices, October

* House 1 is a three bedroom brick bungalow, 5 - 8 years old.
The house is 1,200 square feet and is located on a serviced 5,000 square foot lot within an average neighbourhood.

** House 2 is a four bedroom, brick, two storey house, 5 - 8 years old.
The house is 2,000 square feet on a serviced 6,500 square foot lot within a 'prime residential' neighbourhood.

*** Since no October survey was done in 1976, prices for August and December 1976 were averaged for estimated October prices.

AVERAGE RENTS (DOLLARS)*

HAMILTON-WENTWORTH REGION**

TABLE A.3.4

RENTAL UNIT	1976	1977	1978	1979	1980	1981
BACHELOR	139	150	159	170	180	190
ONE BEDROOM	183	183	197	204	220	241
TWO BEDROOM	225	219	234	242	266	291
THREE OR MORE BEDROOMS	261	258	280	299	334	356

SOURCE: Canada Mortgage and Housing Corporation, Rental Apartment Vacancy Surveys

* Average rents in 1976 and 1977 were valuated using a different methodology than in subsequent years. In 1976 and 1977, a sample of only vacant units was taken while later years surveyed occupied, as well as vacant units. Surveys taken in 1978 - 1981 also contained a much larger sample. Rents include heating and electricity. Average rents for units with six or more apartments only.

** Includes Grimsby

Of the households with an income of less than $13,300, some 50% are senior citizens, and 10% have a household head between the ages of 15 to 24 years. (See Table A.3.6)

The Guaranteed Annual Income System (G.A.I.N.S.), available for those over 65, has increased from $3,264.84 in 1976 to $5,753.52 in 1981 for a single person, an increase of 76% (G.A.I.N.S. payment increased to $6,062.88 in January of 1982). This represents an increase in the buying power of seniors, since the Consumer Price Index only rose 62% during this same time period. To further supplement the Federal Old Age Pensions, many seniors receive additional incomes from other retirement pensions. Often the additional income received from these sources makes the recipient inelligible for the G.A.I.N.S. supplement. Many of these other income sources are not indexed to increase with the C.P.I., and so, the buying power of these seniors may have decreased over the last five years.

The income categories of Regional income distribution, as shown in Table A.3.6, were estimated for households whose heads were 65 years and over, and households whose heads were under 65 as follows:

- The average incomes for households with heads 65 and over was calculated by dividing the income range into two parts or components and finding the increases of each component based on different assumptions. The first component is the minimum G.A.I.N.S. income which has increased 76.3% from 1976 to 1981, ($3,265 to $5,754 per year). Beyond the first $3,265 of each income category was the second component. The second component includes those other sources of income, such as pensions and interest from savings. Since pensions are rarely inflation indexed, this component (6,500 - 3,265 = 3,245) will be subject to a 7 percent annual compounded interest or a total increase of 50%. This is 2.8% less than the 9.8% annual compounded increase of family household income. It is assumed that income from sources other than Government Pensions and Supplements will increase at a lower rate than family incomes.

- The Regional Income Distribution for those households whose heads are under 65 was calculated by applying the percent increase in the average incomes, as estimated earlier, and update each income categories accordingly. This methodology assumes that while income increases, the proportion of households within each income category will remain the same.

AVERAGE HOUSEHOLD INCOMES

HAMILTON-WENTWORTH REGION

TABLE A.3.5

YEAR	AVERAGE HOUSEHOLD INCOME
1976	$19,000
1977	20,700
1978	22,000
1979	23,900
1980	25,300
1981 (July)	28,300

SOURCE: Statistics Canada, Employment Earnings and Hours, Catalogue 72-002.

NOTE: The average household income was established by using an index based on the increase in weekly industrial earnings from 1964. The weekly earnings were taken from Statistic Canda's, Employment Earnings and Hours, Catalogue 72-002, The index was applied to the 1970 average household income for the Region to update it.

Current household incomes may be slightly higher than the index indicated since no allowance was made for the change in the number of household members in the labour force.

By using this methodology, it is assumed that the average household income will increase at the same rate as the increase in average identical base earning in the Region.

REGIONAL INCOME DISTRIBUTION BY HOUSEHOLD SIZE

AND AGE OF HEAD - UNDER 65* (PER CENT) TABLE A.3.6

HOUSEHOLD SIZE	Less than 13,000	$13,300 -$26,600	$26,600 -$39,900	$39,900 -$53,200	$53,200+
HEADS UNDER 25					
- one	8	5	0	0	0
- two	9	22	16	2	0
- three & four	7	21	6	1	0
- five+	1	1	1	0	0
TOTAL	25	49	23	3	0
HEADS 25 - 34					
- one	2	4	1	0	0
- two	2	5	9	4	1
- three & four	5	23	18	3	1
- five+	2	9	8	2	1
TOTAL	11	41	36	9	3
HEADS 35 - 44					
- one	1	2	1	0	0
- two	1	3	3	1	1
- three & four	3	13	15	4	2
- five+	3	16	20	7	4
TOTAL	8	34	39	12	7
HEADS 45 - 54					
- one	3	3	1	0	0
- two	2	7	6	2	1
- three & four	3	13	17	8	4
- five+	1	7	11	6	5
TOTAL	9	30	35	16	10
HEADS 55 - 64					
- one	9	5	1	0	0
- two	6	18	11	3	2
- three & four	2	9	12	7	5
- five+	0	2	3	3	3
TOTAL	17	34	27	13	10

SOURCE: Statistics Canada, special cross-tabulation.

*1981 incomes, based on 1971 income distribution.

REGIONAL INCOME DISTRIBUTION BY HOUSEHOLD SIZE AND AGE OF HEAD - 65 AND OVER*

TABLE A.3.6

HOUSEHOLD SIZE	Less than $11,000	$11,000 -$20,600	$20,600 -$30,200	$30,200 -$39,800	$39,800
HEADS 65+					
- one	30	4	1	0	0
- two	22	16	6	1	2
- three & four	2	5	4	2	1
- five+	0	1	1	1	1
TOTAL	54	26	12	4	4

SOURCE: Statistics Canada, Special cross-tabulation.

*1981 incomes, based on 1971 income distribution.

3.2.3 Household Budget

Through a basic budgeting approach, those households unable to afford housing can be identified. The budget used is a survival budget allocating expenses for items needed to maintain a household's health, safety and physical functioning. Provisions in the Household Survival Budget allow for: Food; Clothing; Household Furnishing, Equipment and Operation; Health and Personal Care; Communications; Transportation; Special School Needs (for households with school-aged children); and a Contingency Fund for added unexpected expenses. The budget was based on the Hamilton Social Planning Research Council's Guide for Family Budgeting, and updated using the rise in the Consumer Price Index to 1981, however, such expenses as alcohol, tobacco, vacation and gifts were eliminated to form the 'bare bones' survival budget used here.

Since there is no special consideration taken for seniors in the Family Budget Guide, the budgets for households whose heads were 65 years and over were calculated by estimating the present difference between the budget for a person over 65 and a person undere 65, as given in the Metro Toronto Social Planning Council 1981 Family Budgeting Guide. This 2.7% difference was then used to calculate budgets for one and two person households with heads over 65.

Table A.3.7 identifies the Survival Budget by household type.

3.2.4 Housing Affordability

After taxes and budget requirements, there is a residue income which is to be used for shelter costs shown in Table A.3.8. The residue income for those households whose heads are under 65 is calculated using the following steps:

- Income levels are taken from the income ranges established in the income distribution Table A.3.6,
- Personal and dependent tax deductions are estimated to determine taxable income (1981 deductions from 1981 Installment Guide for Individuals),
- Tax Paid is estimated using the 1981 Installment Guide for Individuals and subtracted from income to establish a net annual income for each household type (Ontario Income Tax estimated at the new level of 48% of Basic Federal Tax).
- Basic Budgets, as established from the Social Research Council Budgeting Guide, are applied to estimate a Residue Income Basic Budgets and do not include shelter costs.

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TABLE A.3.7

MINIMUM HOUSEHOLD SURVIVAL BUDGETS - EXCLUDING HOUSING, BY HOUSEHOLD SIZE AND AGE OF HEAD

HAMILTON-WENTWORTH REGION

HOUSEHOLD SIZE	1981 BUDGET - JULY	
UNDER 65	MONTHLY	ANNUAL
ONE PERSON	$285.49	$ 3,425.88
TWO PERSONS	525.01	6,300.12
THREE OR FOUR PERSONS	701.06	8,412.72
FIVE OR MORE PERSONS	901.44	10,817.28
65 AND OVER		
ONE PERSON	$277.78	$ 3,333.36
TWO PERSONS	510.83	6,129.96

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

TABLE A.3.8

RESIDUE INCOME FOR HOUSING BY SIZE AND INCOME OF HOUSEHOLD (FOR HEADS AGED UNDER 65)

HOUSEHOLD SIZE	INCOME	PERSONAL DEDUCTION	DEPENDENT DEDUCTION	TAXABLE INCOME	TAX PAID	ONTARIO TAX CREDITS	NET TAX PAID	NET INCOME	BASIC BUDGET	RESIDUE
1 PERSON	13,300	3,170	-	10,130	2,304,57	47.50	2,257.07	11,042.93	3,425.88	7,617.05
	26,600	3,170	-	23,430	6,685.04	0	6,685.04	19,914.96	3,425.64	16,489.08
	39,900	3,170	-	36,730	12,727.88	0	12,727.88	27,172.12	3,425.88	23,746.24
	53,200	3,170	-	50,030	19,171.69	0	19,171.69	34,028.31	3,425.88	30,602.43
2 PERSONS	13,300	3,170	2,780	7,350	1,543.72	142.90	1,400.82	11,899.18	6,300.12	5,599.06
	26,600	3,170	2,780	20,650	5,585.39	0	5,585.39	21,014.61	6,300.12	14,714.49
	39,900	3,170	2,780	33,950	11,411.28	0	11,411.28	28,488.72	6,300.12	22,188.60
	53,200	3,170	2,780	47,250	17,710.16	0	17,710.16	35,489.84	6,300.12	29,189.72
3 - 4 PERSONS	13,300	3,170	3,665	6,465	1,294.86	179.05	1,115.81	12,184.19	8,412.72	3,771.47
	26,600	3,170	3,665	19,765	5,257.94	0	5,257.94	21,342.06	8,412.72	12,929.34
	39,900	3,170	3,665	33,065	10,992.14	0	10,992.14	28,907.86	8,412.72	20,495.14
	53,200	3,170	3,665	46,365	17,291.02	0	17,291.02	35,908.98	8,412.72	27,496.26
4-5 PERSONS	13,300	3,170	4,550	5,550	1,051.37	220.60	830.77	12,469.23	10,817.28	1,651.95
	26,600	3,170	4,550	18,880	4,941.75	0	4,941.75	21,658.25	10,817.28	10,840.97
	39,900	3,170	4,550	32,180	10,573.00	0	10,573.00	29,327.00	10,817.28	18,509.72
	53,200	3,170	4,550	45,480	16,871.88	0	16,871.88	36,328.12	10,817.28	25,510.84

TABLE A.3.8

RESIDUE INCOME FOR HOUSING BY SIZE AND INCOME OF HOUSEHOLD (FOR HEADS AGED UNDER 65)

HOUSEHOLD SIZE	INCOME	PERSONAL DEDUCTION	DEPENDENT DEDUCTION	TAXABLE INCOME	TAX PAID	ONTARIO TAX CREDITS	NET TAX PAID	NET INCOME	BASIC BUDGET	RESIDUE
PERSONS	11,000	5,150	-	5,856	1,123.30	434.00	689.30	10,310.70	3,333.36	6,977.34
	20,600	5,150	-	15,450	3,851.68	434.00	3,417.68	17,182.32	3,333.36	13,848.96
	30,200	5,150	-	25,050	7,356.37	434.00	6,922.37	23,277.63	3,333.36	19,944.27
	39,800	5,150	-	34,650	11,742.80	434.00	11,308.80	28,491.20	3,333.36	25,157.84
PERSONS	11,000	5,150	2,780	3,070	396.13	600.00	-203.87	11,203.87	6,129.96	5,073.91
	20,600	5,150	2,780	12,670	3,022.96	600.00	2,422.96	18,177.04	6,129.96	11,047.08
	30,200	5,150	2,780	22,270	6,204.34	600.00	5,604.34	24,595.66	6,129.96	18,465.70
	39,800	5,150	2,780	31,870	10,426.19	600.00	9,826.19	29,973.81	6,129.96	23,843.85

- o The following assumptions are used when calculating residue income:
  - Basic Budgets do not vary with incomes, only household size.
  - Only one person per household works, the rest are dependents.
  - Dependent deductions of '3 or 4' person households are calculated on the average of 1 and 2 children (1 1/2 children).
  - Ontario Tax Credits for housing are included.

For those households whose heads are over 65, the process of calculation and assumption are the same as those below 65 years, except that the Ontario tax grants are considered when estimating tax to be paid. These tax grants provide up to $500 per household to offset school and municipal taxes for those who own or rent housing. In addition, a $50 sales tax grant is available to offset retail sales taxes.

3.2.5 Break Even Incomes

After the residue income was calculated, minimum housing costs were subtracted. The minimum housing units used were; a bachelor apartment for a one person household, a one bedroom for a two person household, a two bedroom for a three and four person household and a 3 bedroom apartment for households with five or more persons, rents are assumed to be low market rents, (Table A.3.9). A low market rental apartment is a unit whose cost is in the lowest quarter of units available on the open market.

TABLE A.3.9

1981 LOW MARKET RENTS BY UNIT TYPE
HAMILTON-WENTWORTH REGION

RENTAL UNIT	LOW MARKET RENTS** MONTHLY	ANNUAL
BACHELOR	160	1,920
1 BEDROOM	210	2,520
2 BEDROOM	250	3,000
3 BEDROOM	310	3,720

** Low market rents are assumed to be charged in the low one quarter of the rental units on the open market. The low market rent, as given above, is the highest rent charged in this low 25% group. Rents include heating and electricity

A 'break even' income was then calculated. A 'break even' income is the gross income required to sustain a household on a basic budget and a low market rental unit. After taxes, Ontario tax credits and Ontario Tax Grant for seniors, and basic budget expenses including rents, there will be no income available, all the money will have been spent. If at this point, there is a shortfall of income, the household is identified as in need of assistance. The 'break even' incomes vary with size of the household and age of household head. (See Tables A.3.10 and A.3.11)

3.2.6 Households Below Break Even Incomes

Once the break even income (minimum gross income required to support a household) is estimated, the number of households with less can be calculated. This is done by applying the percentage distribution of incomes by age and size of household to the break even income to determine the percentage of households under these minimum incomes. The distribution of incomes within each income category on the Distribution Table is further broken down by using the detailed distributions for Household Incomes in Hamilton-Wentworth for 1979 as developed by Statistics Canada. Any further distributions of income is estimated by assuming an even distribution of incomes with each detailed category.

Once the percentage of households under each break even income is estimated, the number of households, as calculated for 1981, by age cohorts are used to determine the number of households by age of head and size of household. (See Tables A.3.12 and A.3.13)

Guaranteed annual income (G.A.I.N.S.) for seniors is more than the break even income for seniors.

Family Benefits Allowance (F.B.A.) and General Welfare Allowance (G.W.A.) payments on the contrary, are not enough to reach the break even income, as shown in Table A.3.14.

BREAK-EVEN INCOMES BY SIZE OF HOUSEHOLD - HAMILTON-WENTWORTH REGION

TABLE A.3.10

HOUSEHOLD SIZE	GROSS INCOME	NET* INCOME	BASIC BUDGET	RESIDUAL INCOME	MINIMUM HOUSING TYPE	ANNUAL CARRYING COSTS	EXCESS INCOME
HEADS UNDER 65							
1 PERSON HHLD	5,297	5,345.88	3,425.88	1,920	BACHELOR RENTAL	1,920	0
2 PERSON HHLD	8,976	8,820.12	6,300.12	2,520	1 BEDROOM RENTAL	2,520	0
3 OR 4 PERSON HHLD	12,207	11,412.72	8,412.72	3,000	2 BEDROOM RENTAL	3,000	0
5 OR MORE PERSON HHLD	16,253	14,537.27	10,817.28	3,720	3 BEDROOM rental	3,720	0
HEADS 65 AND OVER							
1 PERSON HHLD	4,819.36	5,253.36	3,333.36	1,920	BACHELOR RENTAL	1,920	0
2 PERSON HHLD	8,049.96	8,649.96	6,129.96	2,520	1 BEDROOM RENTAL	2,520	0

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division

*Net income is calculated by using 1981 Personal and Dependent tax deductions, 1981 income tax rates and Ontario Tax Credits.

TABLE A.3.11

BREAK EVEN INCOMES*

HOUSEHOLD SIZE	BREAKEVEN ANNUAL INCOME
Heads under 65	
One person	$ 5,297
Two persons	$ 8,976
Three or Four persons	$12,207
Five or more persons	$16,253
Heads 65 and Over	
One person	$ 4,819
Tow persons	$ 8,049

SOURCE: Hamilton-Wentworth Planning and Development Department, Regional Planning Division.

* The break even income is estimated by assuming that after taxes, basic budget expenses, and housing costs there will be no income available for other activities. This break even income is the minimum gross income required for a household to live within the Region without the need of assistance.

TABLE A.3.12

HOUSEHOLDS BELOW BREAKEVEN INCOME BY HOUSEHOLD SIZE

HOUSEHOLD SIZE		NUMBER OF HOUSEHOLDS BELOW BREAKEVEN INCOME
Heads Under 65		
One		1191
Two		2419
Three or Four		4186
Five or more		3409
	Total	11205
***Heads 65 and Over**		
One		2026
Two		3518
	Total	5544

* Senior citizens have a guaranteed annual income of $5,753.52 for singles and $10,842.24 for couples, from the Province of Ontario Guaranteed Annual Income System (GAINS). As a result, it can be assumed that senior citizens are not in direct need of assistance because of low incomes since these guaranteed incomes are above the identified breakeven incomes for seniors. However, due to the special needs of many senior citizens assisted housing may still be required.

TABLE A.3.13

HOUSEHOLDS BELOW BREAKEVEN INCOME BY AGE OF HEAD

Age of Head		% of total Below Break even income	% of total Households in age cohort
<25	1815	11	0
25-34	3251	19	8
35-44	2398	14	22
45-44	1747	11	17
55-64	1994	12	19
65+	5544	33	0
TOTAL	16749	100	11

TABLE A.3.14

AFFORDABILITY AND SOCIAL ASSISTANCE

Household Heads Under 65

Household Size

	1	2	3 & 4	5+
Break Even Income	5,297	8,976	12,207	16,253
Family Benefits Allowance*	3,681	6,815	7,956 (3 persons) 8,737 (4 persons)	10,058 (5 persons)
General Welfare Allowance*	3,396	6,228	7,290 (3 persons) 7,992 (4 persons)	9,234 (5 persons)

* Calculations are 1981 maximum annual payment based on no special supplementary payment and include shelter supplement payment assuming low market rent, fuel costs were assumed to be included in rent.

HOUSEHOLD HEADS 65 AND OVER

	1	2
Break Even Income	4,819	8,050
GAINS Income	5,754	10,846

* 1981 annual payments

4. HOUSING SUPPLY

Table A.4.1 Inventory of Housing Stock

Table A.4.2 Percent Distribution of Household Units by Tenure and Municipality

Table A.4.3 Vacancy Rates, Hamilton C.M.A.

Table A.4.4 Vacancy Rates by Municipality

Table A.4.5 Persons per Room, Hamilton C.M.A.

Table A.4.6 Percent Distribution of Housing Units by Date of Completion, Hamilton-Wentworth Region

4.1 Housing Renewal

4.1.1 Residential Rehabilitation Assistance Program

4.1.2 Ontario Home Renewal Program

4.1.3 Municipal Rehabilitation Programs

4.1.4 Federal Home Improvement Programs

Table A.4.7 -O.H.R.P. Loans by Municipality

Table A.4.8 - Household and Unit Growth Versus Housing Availability, Hamilton-Wentworth Region

TABLE A.4.1

INVENTORY OF HOUSING STOCK

HAMILTON-WENTWORTH REGION

HOUSING MIX	1976	1977	1978	1979	1980	1981
SINGLE FAMILY	82,505	83,935	84,777	83,659	84,373	85,661
SEMI DETACHED	4,120	4,412	4,695	4,901	4,948	5,173
ROW HOUSING	5,440	6,758	7,117	7,378	7,419	7,662
APARTMENTS	54,082	55,309	55,927	56,681	56,518	56,515
OTHER RESIDENTIAL *	1,143	1,174	1,170	1,158	1,155	1,155
TOTAL	147,290	151,588	153,686	153,777	154,413	155,166

SOURCE:Wentworth Regional Assessment, Ministry of Revenue.

* Other residential units include collective residential,institutions, Seasonal units and Trailer Camps.

** 1981 estimate calculated by adding net building activity (completions-demolitions) to the 1980 inventory.

TABLE A.4.2

% DISTRIBUTION OF HOUSING UNITS BY TENURE AND MUNICIPALITY

MUNICIPALITY	TENURE	% DISTRIBUTION					
		SINGLE	SEMIS	ROW	APARTMENT	OTHER	TOTAL
ANCASTER	Own	89	45	14	0	3	86
	Rent	11	55	86	100	97	14
DUNDAS	Own	88	24	53	7	0	83
	Rent	12	76	47	93	100	17
FLAMBOROUGH	Own	84	27	62	9	1	75
	Rent	16	73	38	91	99	25
GLANBROOK	Own	86	45	0	19	14	84
	Rent	14	55	0	81	86	16
HAMILTON	Own	85	69	43	10	5	50
	Rent	15	31	57	90	95	50
STONEY CREEK	Own	84	79	85	2	6	65
	Rent	16	21	15	98	94	35
REGION	Own	85	69	45	9	4	55
	Rent	15	31	55	91	96	45

SOURCE: Wentworth Regional Assessment,
Ministry of Revenue,1977

TABLE A.4.3

VACANCY RATES (PER CENT)

HAMILTON-WENTWORTH .C.M.A.

RENTAL UNIT	1976	1977	1978	1979	1980	1981*
BACHELOR	2.5	4.9	4.4	2.0	3.2	1.6
ONE BEDROOM	3.0	4.0	2.9	1.7	1.0	0.6
TWO BEDROOM	3.0	4.4	3.8	1.8	1.4	0.8
THREE OR MORE BEDROOMS	3.0	3.8	5.3	2.7	1.4	0.1
TOTAL	3.0	4.2	3.5	1.8	1.3	0.7

SOURCE: Canada Mortgage and Housing Corporation,
Rental Apartment Vacancy Surveys.

* Includes Grimsby and Burlington

TABLE A.4.4

1981 VACANCY RATES BY MUNICIPALITY (PER CENT)

MUNICIPALITY	BACHELOR	1 BEDROOM	2 BEDROOM	3+BEDROOM	TOTAL
ANCASTER) GLANBROOK) FLAMBOROUGH*)	0.0	2.2	0.0	0.0	0.0
DUNDAS	0.0	0.3	0.3	0.0	0.3
HAMILTON	1.7	0.7	1.0	0.2	0.9
STONEY CREEK	0.0	0.0	0.5	0.0	0.3
HAMILTON CMA**	1.6	0.6	0.8	1.0	0.7

SOURCE: Canada Mortgage and Housing Corporation,
Rental Apartment Vacancy Survey.

* Includes Grimsby

** Includes Grimsby and Burlington.

TABLE A.4.5

1981 PERSONS PER ROOM (%)

HAMILTON CMA

TENURE	≤.5	.6-1	1.1-1.5	1.6-2.0	2.1+	TOTAL
OWN	25.0	27.2	2.5	0.2	0.1	55.0
RENT	19.2	23.1	2.3	0.3	0.1	45.0
TOTAL	44.5	50.2	4.7	0.5	0.1	100

SOURCE: Statistics Canada, Dwelling Characteristics by persons per room.

The 1971 distribution has been applied to the 1981 inventory of housing units. Total may not balance due to rounding.

TABLE A.4.6

1981 % DISTRIBUTION OF HOUSING UNITS BY DATE OF COMPLETION*

HAMILTON-WENTWORTH REGION

	AGE							
HOUSING MIX	1920	1921-45	1946-60	1961-70	1971-76	1977-80	1981-	Total
SINGLE	15	16	37	17	9	5	1	100
SEMI and ROW	19	6	6	14	26	28	1	100
APARTMENT	15	11	13	27	24	10	0	100
TOTAL	15	13	26	20	16	9	1	100

SOURCE: Statistics Canada, Period of Construction and Length of Occupancy Catalogue,1971.

Wentworth Regional Assessment, Ministry of Revenue

* NOTE: Demolitions from 1971 and 1981 are not included.

4.1 HOUSING RENEWAL

The rehabilitation of existing housing stock offers opportunities to strengthen existing stock. This is both energy conserving and cost effective. Rehabilitation also offers the home owner opportunities to improve his own home. Home renewal or rehabilitation is an indicator of the health of a community and its housing stock.

There are several assistance programs available for home owners who want to upgrade their homes or undertake maintenance required to meet health and safety standards.

4.1.1 Residential Rehabilitation Assistance Program (R.R.A.P.)

In the past, Federal R.R.A.P. loans were available mainly for the rehabilitation of rental properties located in designated Neighbourhood Improvement Program (N.I.P.) areas. The City of Hamilton was the only Municipality in the Region which participated in N.I.P. Loans are available for homeowners and owners of private rental properties and non-profit corporations and co-operatives.

In 1981, 87 housing units in the City of Hamilton received funds totalling $334,830 under the R.R.A.P. program.

Although N.I.P. was terminated in 1978, projects which were already approved at that time are being allowed to reach completion.

4.1.2 Ontario Home Renewal Program (O.H.R.P.)

During 1981, all of the Area Municipalities in the Region participated and administrated loans through its Clerks' Departments in the Ontario Home Renewal Program (O.H.R.P.), as shown in Table A.4.7.

Under O.H.R.P., the Province of Ontario provides grants to participating municipalities to administer as loans and/or grants to owner-occupants whose family income was less than $15,500 in 1981. Maximum funding available under this program in 1981 was $7,500 per family.

4.1.3 Municipal Rehabilitation Programs

The City of Hamilton currently operates the Hamilton Rehabilitation Program (R.H.P.) which is designed to provide homeowners who do not qualify for R.R.A.P. or O.H.R.P. assistance with loans for the rehabilitation of their homes. Under the program, families with a combined income of less than $17,500 can qualify for a loan. During 1981, 4 homeowners received loans totalling $23,299 under the program.

4.1.4 Federal Home Improvement Programs

Several Government of Canada home improvement programs operated in 1980 including the Canadian Home Insulation Program (C.H.I.P.S.) the oil furnace conversion grant program, and Home Improvement Loans (National Housing Act. Section 28).

TABLE A.4.7

O.H.R.P. LOANS BY MUNICIPALITY

MUNICIPALITY	APPROVED LOANS 1980	APPROVED LOANS 1981	VALUE 1980	VALUE 1981
ANCASTER	6	8	$ 9,870	29,826
DUNDAS	10	5	$ 55,920	24,373
FLAMBOROUGH	4	1	$ 18,838	5,339
GLANBROOK	4	3	$ 15,014	20,633
HAMILTON	85	93	$ 335,340	363,732
STONEY CREEK	8	4	$ 10,890	7,170
REGION	117	114	$ 445,872	451,073

SOURCE: Area Municipalities, Clerks Departments.

TABLE A.4.8

HOUSEHOLD AND UNIT GROWTH VERSUS HOUSING AVAILABILITY
HAMILTON-WENTWORTH REGION

YEAR	GROWTH IN HOUSEHOLDS	NET BUILDING ACTIVITY	VACANCY RATE (PER CENT)
1972	4,186	4,915	7.3
1973	4,249	4,048	6.9
1974	5,011	4,567	6.4
1975	6,360	5,100	5.3
1976	2,710	4,647	5.8
1977	2,885	3,961	6.6
1978	1,018	2,498	7.2
1979	2,511	1,286	5.6
1980	1,889	1,129	4.8
1981*	2,756	1,233	3.8

SOURCE: Wentworth Regional Assessment, Ministry of Revenue
Statistics Canada.

* 1981 figures are estimated.

5. DEVELOPMENT ACTIVITY

Table A.5.1 Building Permits Issued, Hamilton-Wentworth Region

Table A.5.2 Dwelling Unit Starts, Hamilton-Wentworth Region

Table A.5.3 History of Demolition Permits, Hamilton-Wentworth Region

Table A.5.4 Building Activity, Completions, Hamilton-Wentworth Region

Table A.5.5 Net Building Activity, Hamilton-Wentworth Region

Table A.5.6 Residential Lots within Registered Plans of Subdivision, Hamilton-Wentworth Region

Table A.5.7 Lots Presently Vacant in Plans of Subdivision by Year of Registration, Hamilton-Wentworth Region

Table A.5.8 1981 Residential Lots in Registered Plan of Subdivision by Municipality

Table A.5.9 1981 Residential Lots in Plans of Subdivision - Draft Approved and Under Consideration, by Municipality

Table A.5.10 1981 Residential Lots Created by Land Severance.

TABLE A.5.1

BUILDING PERMITS ISSUED

HAMILTON-WENTWORTH REGION

HOUSING MIX	1976	1977	1978	1979	1980	1981
SINGLE FAMILY	1,115	1,042	805	1,006	725	1007
SEMI DETACHED	328	450	212	188	128	146
ROW	1,101	294	45	58	115	87
APARTMENT	1,137	902	326	5	41	0
TOTAL	3,681	2,688	1,388	1,257	1,009	1240

SOURCE: Municipal Building Departments.
C.M.H.C.

TABLE A.5.2

DWELLING UNIT STARTS
HAMILTON-WENTWORTH REGION

UNIT MIX	1976	1977	1978	1979	1980	1981
SINGLE	987	1157	761	963	758	983
SEMI	255	490	274	247	127	134
ROW	1417	441	46	48	121	195
APARTMENT	1489	353	326	0	40	122
TOTAL	4148	2441	1407	1258	1046	1434

SOURCE: Canada Mortgage and Housing Corporation.

TABLE A.5.3

HISTORY OF DEMOLITION PERMITS

HAMILTON-WENTWORTH REGION

UNIT MIX	1976	1977	1978	1979	1980	1981
Single Family	344	169	212	172	75	75
Semi Detached	20	12	28	4	2	10
Row and Apartments	24	24	19	10	9	9
TOTAL	388	205	259	186	86	94

SOURCE: Municipal Building Departments
C.M.H.C.

TABLE A.5.4

BUILDING ACTIVITY - COMPLETIONS

HAMILTON-WENTWORTH REGION

UNIT MIX	1976	1977	1978	1979	1980	1981
Single Family	940	1,196	907	950	807	996
Semi detached	254	301	418	280	156	161
Row	1,185	790	360	55	52	168
Apartments	2,656	1,879	1,102	187	200	0
TOTAL	5,035	4,166	2,787	1,472	1,215	1325

SOURCE: Canada Mortgage and Housing Corporation.

TABLE A.5.5

NET BUILDING ACTIVITY*

HAMILTON - WENTWORTH REGION

HOUSING MIX	1976	1977	1978	1979	1980	1981
Single Family	596	1,027	695	778	732	921
Semi detached	234	289	390	276	154	151
Row	1,182	787	358	48	49	162
Apartments	2,635	1,858	1,085	184	194	-3
TOTAL	4,647	3,961	2,498	1,286	1,129	1,231

SOURCE: Canada Mortgage and Housing Corporation.

* Net Building Activity = Completions - Demolitions.

TABLE A.5.6

RESIDENTIAL LOTS WITHIN REGISTERED PLANS OF SUBDIVISION

HAMILTON-WENTWORTH REGION

HOUSING MIX	1974	1975	1976	1977	1978	1979	1980	1981
SINGLE	347	1,362	1,070	1,012	392	663	670	779
SEMI	79	421	496	458	296	90	166	60
ROW	100	547	188	172	207	0	24	104
APARTMENTS	0	100	0	0	319	0	132	4
TOTAL	526	2,430	1,754	1,642	1,214	753	992	947

SOURCE: Hamilton-Wentworth Planning and Development Department, Development Division.

TABLE A.5.7

LOTS PRESENTLY VACANT BY DWELLING TYPE IN PLANS OF SUBDIVISION BY YEAR OF REGISTRATION - HAMILTON- WENTWORTH REGION

HOUSING MIX	1974	1975	1976	1977	1978	1979	1980	1981(July)	TOTAL
SINGLE	13	49	103	259	140	189	498	482	1733
SEMI	0	0	75	81	107	3	144	6	416
ROW	0	0	47	140	207	0	24	32	450
APARTMENTS	0	0	0	0	319	100	132	0	551
TOTAL	13	49	225	480	773	292	798	520	3150

SOURCE: Hamilton-Wentworth Planning and Development Department

TABLE A.5.8

1981 RESIDENTIAL LOTS IN REGISTERED PLANS OF SUBDIVISION BY MUNICIPALITY

AREA MUNICIPALITY	SINGLE FAMILY	SEMI DETACHED	ROW	APARTMENT	TOTAL
ANCASTER	285	0	0	0	285
DUNDAS	80	2	4	0	86
FLAMBOROUGH	109	0	0	0	109
GLANBROOK	0	0	0	0	0
HAMILTON	221	0	72	0	293
STONEY CREEK	84	58	32	0	174
REGION TOTAL	779	60	108	0	947

SOURCE: Hamilton-Wentworth Planning and Development Department, Development Division.

TABLE A.5.9

1981 RESIDENTIAL LOTS IN PLANS OF SUBDIVISION

DRAFT APPROVED AND UNDER CONSIDERATION BY MUNICIPALITY

	DRAFT APPROVED					UNDER CONSIDERATION				
MUNICIPALITY	Single	Semi Det.	Row	Apt.	TOTAL	Single	Semi Det.	Row	Apt.	TOTAL
ANCASTER	416	78	0	0	494	838	28	64	185	1,115
DUNDAS	485	16	235	0	736	108	0	0	0	108
FLAMBOROUGH	652	134	60	0	846	547	562	399	0	1,508
GLANBROOK	0	0	0	0	0	0	0	0	0	0
HAMILTON	1,682	1,116	381	636	3,815	366	168	55	148	737
STONEY CREEK	501	420	313	117	1,351	374	228	71	0	673
REGION	3,736	1,764	989	753	7,242	2,233	986	589	333	4,141

SOURCE: Hamilton-Wentworth Planning and Development Department,Development Division.

TABLE A.5.10

1981 RESIDENTIAL LOTS CREATED BY LAND SEVERANCE

LOCATION	SERVICED*	NOT SERVICED	TOTAL 1981	TOTAL 1980	TOTAL 1979
ANCASTER	23	7	30	6	16
DUNDAS	16	2	18	10	18
FLAMBOROUGH	12	12	24	20	34
GLANBROOK	0	10	10	2	5
HAMILTON	34	0	34	40	70
STONEY CREEK	25	3	28	18	23
REGION TOTAL	110	34	144	96	166

* Both Sewer and Water

SOURCE: Land Division Committee

POOR

QUALITY

ORIGINAL